



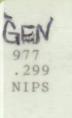
PROFILE OF A NORTHERN INDIANA COMMUNITY



EAST GARY







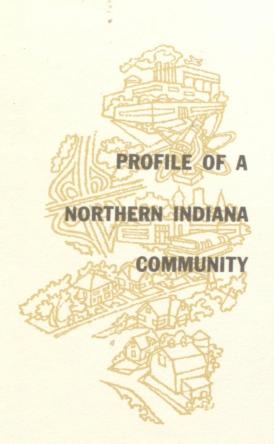
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HISTORY

The history of East Gary is in reality the history of a man -- George Earle and his descendents. While he was not the first landowner in the area, he invisioned the land at the confluence of the Deep and Calumet Rivers, the principal waterways of the area, and near the old Detroit-Chicago Road (now known as Ridge Road), as having great industrial potential.

Mindful of this fact and looking to the future, Earle acquired in 1836 a sizeable tract of land from speculators who had shortly before purchased property from the Pottawatomie Indians. On the site near the junction of the rivers he built his home, platted the land and established the pioneer town of Liverpool. This name was chosen undoubtedly with the idea that here a great industrial city might be located sometime in the future the equal of its namesake city in England, home of his birth.

Hoosier Liverpool grew and in 1839 it became the county seat of Lake County. It held this title for only one year, however, losing it to Crown Point in 1840. Thereafter, Liverpool lapsed into obscurity as the "ghost town" of the Calumet Region.

In 1845 Mr. Earle moved up Deep River where he built a flour mill and a saw mill and in 1849 founded the town of Hobart.

Although disappointed over his Liverpool project, George Earle did not give up entirely; he retained ownership of the property and consistently urged his heirs to hold on to it. Some day, he told them, a town would arise on the site.

History (cont'd)

In the year 1852 Lake County's first railroad, the Michigan Central (now part of the New York Central System) was built through the county, connecting Chicago with New York. Two years later a branch line, starting at a point a mile or so northeast of old Liverpool, was built to Joliet, Illinois, and came to be known as the "Joliet Cut-Off."

Once more George Earle conceived the idea of a new town, this one to be located at the place where the "Joliet Cut-Off" began on the main line. A station, grain elevator, freight house, restaurant and a few other buildings were erected there, and the new town was called Lake Station. It was the first railroad station in Lake County. As other railroads, together with other stations appeared, the town of Lake Station ran into competition and soon lost out in the race. In time it declined and, like Liverpool, became a "ghost town" too. Nonetheless, Mr. Earle did not sell his properties, holding on to them all during the time he was developing Hobart.

George Earle died in his native England in 1878. Before his passing he urged his son and heir, John G. Earle, to retain the sites as long as possible -- advice which the younger Earle followed and which he later passed on to his son William. William, born in Chicago in 1877, left the city in 1903 and became a permanent resident of Hobart, the town founded by his pioneering grandfather.

History (cont'd)

Again an important event was to affect the history of East Gary. This was the platting and building of the city of Gary by the U.S. Steel Corporation in 1906. The new city developed quickly. More and more workmen's homes were constructed and in a few years it became a metropolitan center.

As alert as was his grandfather to economic, industrial and population trends, William Earle, now owner of the property, watching the fast growth of Gary, thought of the possibility of a new suburb outside the city -- a community that might become the home for some of the officers, department heads, executives, clerical and professional workers of steel and other industries of the Calumet Region.

Thus it came about that William Earle founded and platted on May 5, 1908, the new suburb of East Gary -- a community that included the site of Lake Station and part of the site of old Liverpool.

Even though George Earle did not succeed in establishing an industrial city here more than 100 years ago, he probably would be pleased over his locality today. An independent community outside the city limits of its larger neighbor, the city of East Gary is almost entirely residential. Its tree-shaded streets are characterized by trim white homes, cottages, and bungalows, and more recently, the split-level ranch and cape cod types of dwellings. Here now stands a fine suburban town of over 10,000 population and still growing.

LOCATION

East Gary is located in northwest Indiana at the east side of Lake County. S.R. #51 provides convenient connections with the excellent Indiana system of highways. U.S. #30 is approximately 10 miles south; U.S. #20 forms the northern boundary of East Gary; U.S. #12, 1 mile north; the Indiana East-West Toll Road, "The Main Street of the Midwest"; and the Tri-State Expressway meet in East Gary.

The Tri-State Expressway provides a freeway to and through Chicago and on to the Wisconsin Expressway system.

Planned for future construction, the Tri-State Expressway, I-94, will be continued northeastward connecting with the Michigan portion of the Chicago-Detroit freeway. When completed this will provide a limited access highway system direct to Detroit.

Distances between East Gary and nearby cities are:

City	Dis	tance	Direction
Gary	4	miles	west
Hobart	3	miles	south
Michigan City	22	miles	east
Valparaiso	11	miles	southeast
Fort Wayne	120	miles	southeast
Indianapolis	147	miles	south
Terre Haute	157	miles	south

Location (cont'd)

City	Distance	Direction
Chicago, Illinois	35 miles	west
Cincinnati, Ohio	258 miles	southeast
Toledo, Ohio	175 miles	east
Detroit, Michigan	222 miles	northeast

CLIMATE

East Gary enjoys a "moderate" climate with an average annual temperature of 50.3 degrees. Because of its close proximity, Lake Michigan exerts a tempering effect on the temperature, making it cooler in the summer and warmer in the winter, than in communities located farther inland. The highest temperature recorded at Duneland Observatory in Ogden Dunes was 103 degrees in June 1953, and the lowest was 15 degrees below zero in February 1951. The mean temperature for January is 30.9 degrees, and for August 69.8 degrees.

The average annual precipitation is 34.28 inches and the average annual snowfall is 44.1 inches. The proximity of Lake Michigan has a large influence on the snowfall in the area. East Gary has more snow than Chicago but not as much as Michigan City, Valparaiso and South Bend because the prevailing wind during the winter season is out of the northwest.

Climate (cont'd)

The annual average number of clear days is 107; partly cloudy, 97; and cloudy, 161. Most of the cloudy days occur during the winter. There is an average of 18 days when the maximum temperature is 90 degrees or above, and 39 days when the maximum temperature does not exceed 32 degrees.

The length and severity of winter is indicated by the total deficiency of degree days for the heating season. The number of degree days is determined by subtracting the mean temperature for the day from 65 degrees. The average annual deficiency of degree days for East Gary is 6121.

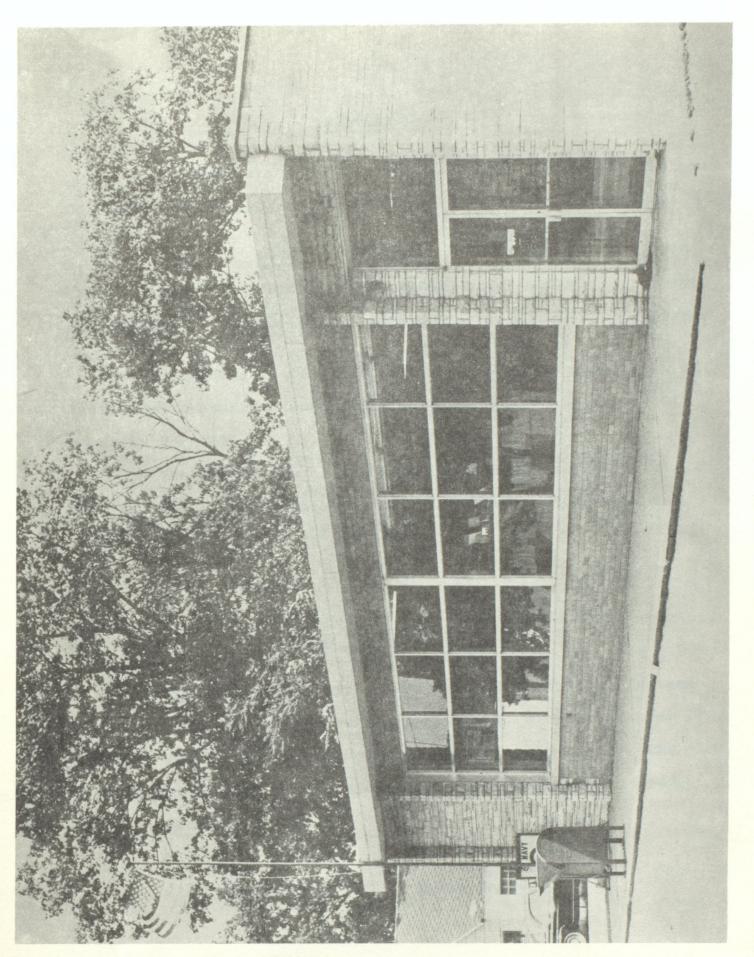
East Gary has an elevation of about 620 feet above sea level. The surface of Lake Michigan averages about 580 feet above sea level.

AREA RESOURCES AND PRODUCTS

Natural resources for the area include clay, silica sand, molding sand, sand for land fill, gravel and peat. The "singing sand" beach of Lake Michigan and the Dunes area near the lake are attractive natural recreation resources.

The principal agricultural products of Lake County are corn, soybeans, oats, wheat and hay. Animal products include cattle, hogs, sheep, poultry, poultry products and dairy products.

The market value of all farm products sold in Lake County for 1964 was \$12,660,500.



United States Post Office East Gary, Indiana

POPULATION

The population of East Gary and Lake County for the past 20 years and the projected population for 1970 is as follows:

	1940	1950	1960	1970
East Gary	3,401	5,635	9,309	11,300
Lake County	293,195	368,152	513,629	710,000

According to the 1960 census, 95% of the population of East Gary is American born. Predominate nationalities are of European derivation.

The population of the area using East Gary as a retail trading center is estimated at 30,000. The trading area has a radius of approximately 10 miles.

FORM OF GOVERNMENT

East Gary is a fifth class city classified by Indiana State Law. The city is governed by a mayor, clerk-treasurer and five councilmen who are elected to four year terms. The term of the present city officials expires December 31, 1967. Elected officials include:

Mayor

Leo Meister

Clerk-Treasurer

Betty Sonntag

Form of Government (cont'd)

Councilman Dale R. Bonner

Councilman Louie Cloyd, Jr.

Councilman Harold Young

Councilman William M. Halaschak

Councilman Albert Kinsey

City Judge John Hovanec

POLICE DEPARTMENT

The Police Department consists of a chief, eight officers, four radio operators and six school-crossing guards. Round-the-clock protection is provided and a "prowl car" is operated through the residential area.

Two-way radio equipment has been installed in the three squad cars and the base station. Radio communication is maintained with the sheriff, State Police and fire department.

FIRE DEPARTMENT

Fire protection is provided by a volunteer department consisting of 29 regular members and 10 reserves. Equipment includes three pumpers, one with a 500 GPM capacity and a 500 gallon tank, another with 750 GPM capacity and a 500 gallon tank

Fire Department (cont'd)

and the third with a 500 GPM capacity and a 250 gallon tank.

There are 168 hydrants installed to underwriter's specifications.

Last year the department answered 192 calls within the city and

17 outside the city limits.

East Gary's fire insurance rating is in Class 7 according to the Indiana Insurance Rating Bureau.

LOCAL TAXES

Real property (land and buildings) is assessed from 30% to 33-1/3% of the true cash value. Total 1966 assessed valuation of real property within the city's corporate limits was \$8,343,215.

The tax rate for 1966 payable in 1967 within the corporate limits is \$13.28 per \$100 valuation. In Hobart Township, outside the corporate limits, the tax rate is \$10.06; in Calumet Township the rate is \$10.26.

Bonded Indebtedness

Lake County	\$2,515,000
East Gary	127,000
School	139,500
Water Bonds	344,000
School Holding Corporation	930,000

STREETS

There are approximately 56 miles of paved or blacktopped streets within the corporate limits of East Gary. Principal streets are wide and well maintained by the city (38 miles),
county (9 miles) and state (9 miles). The city's lighting system includes incandescent and mercury vapor lights.

Streets, sidewalks and curbs in new real estate developments are installed by the developer.

SEWERAGE AND REFUSE

Presently, East Gary uses the sewerage treatment plant of Gary which serves approximately 90% of the built-up area of the city. Storm sewers are installed partially throughout the city. A charge of \$1.50 per month is collected for the sewerage disposal service. A sewerage treatment plant to be built in East Gary is presently under consideration by city officials.

Refuse disposal service is provided by the city without cost. Collections are made weekly in both residential and business areas.

East Gary City Hall

East Gary City Hall



East Gary Police Station

East Gary Fire Department

HOUSING FACILITIES

Existing Construction

About 85% of the homes in the community are owner occupied. The homes are modern and in good repair and the lawns are well maintained. There are approximately 200 homes available for purchase with the average price for a three-bedroom home from \$12,000 to \$17,000.

New Home Construction

Approximately 30 new homes are built annually with an average price for a three-bedroom home of \$15,000. Minimum building requirements include area of 480 square feet for a home without a basement.

Rentals

Very few dwelling units are available for rent.

	Available	Average Rent
Furnished homes	very few	\$125 to \$150
Unfurnished homes	very few	\$ 75 to \$125
Furnished apartments	very few	\$ 65 to \$100
Unfurnished apartments	very few	\$ 50 to \$100
Furnished rooms	very few	\$ 10 a week

Housing Facilities (cont'd)

Zoning

A comprehensive zoning ordinance has been adopted and provides for the orderly development of the city. "Spot Zoning" is not permitted.

In the area outside the corporate limits, the Lake

County Zoning Ordinance is effective.

HEALTH AND WELFARE

Hospitals

There is no hospital located in East Gary although a 12-acre plot has been donated as a site for a new facility. The proposed hospital, when completed, will be called Schneider Memorial Hospital and is expected to cost \$1.8 million. The hospital will have a total of 120 beds.

The nearest hospitals are the Porter Memorial Hospital in Valparaiso, 15 miles south and the St. Mary Mercy Hospital and the Methodist Hospital in Gary, 5 miles west. Studies are now in progress for the location of a branch of Gary Mercy Hospital to be located near Hobart.

Information about the hospitals follows:

	Porter Memorial Hospital	St. Mary Mercy Hospital	Methodist Hospital
Number of staff doctors	25	120	220
Registered nurses (graduates)	50	90	120
Licensed practical nurses	10	34	100
Laboratory technicians	5	24	77
Other hospital employe	s 210	142	400
Number of beds	250	294	371

Health and Welfare (cont'd)

	Porter Memorial Hospital	St. Mary Mercy Hospital	Methodist Hospital
Operating rooms	yes	yes	yes
Recovery rooms	yes	yes	yes
Delivery room	yes	yes	yes
Nursery	yes	yes	yes
Rooming-in permitted	no	no	no
Laboratory	yes	yes	yes
X-ray	yes	yes	yes
Electrocardiograph	yes	yes	yes
Physiotherapy	yes	yes	yes
Participating in Blue Cross program	yes	yes	yes

All the hospitals are accredited by the Joint Commission of the American College of Physicians and Surgeons and are licensed by the Indiana State Board of Health. The hospitals are members of the Indiana Hospital Association and the American Hospital Association.

Clinic

There is one clinic in East Gary with two doctors, one laboratory technician and one X-ray technician. Facilities include operating room for minor operations and emergencies, laboratory and pharmacy.

Health and Welfare (cont'd)

Physicians and Dentists

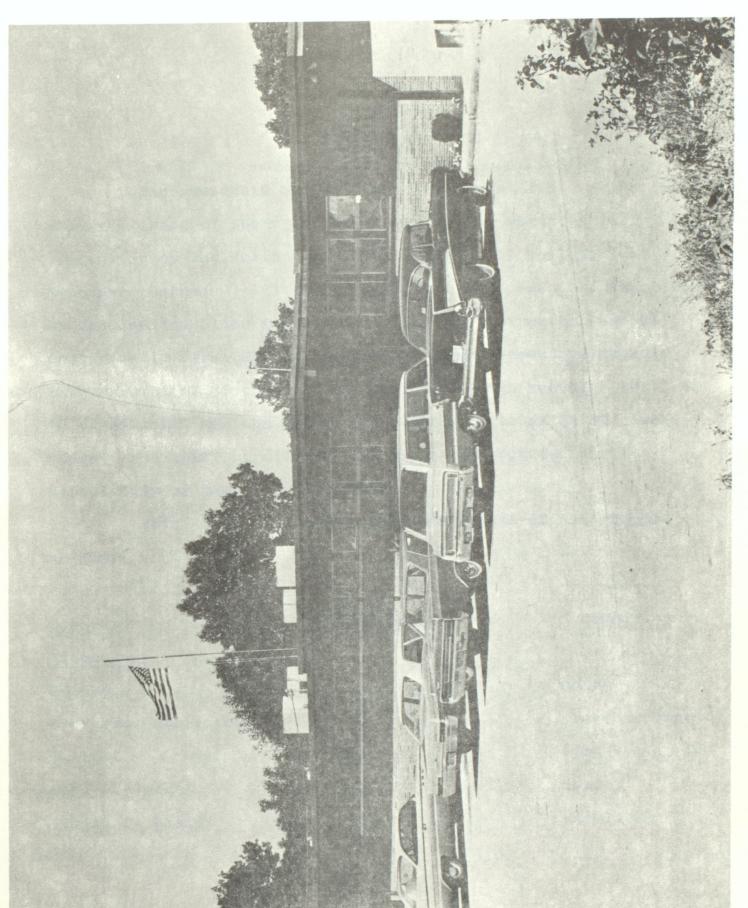
Medical care is provided by four physicians in general practice. All types of specialists are available in Gary. There is one dentist in East Gary.

Miscellaneous

Ambulance service is provided by Olson and Reiser Funeral Home, Brady Funeral Home and the local fire department.

County Health Unit

The Lake County Health Department headquarters is located in the court house in Crown Point.



East Gary Medical Center

EDUCATION

The residents of East Gary take justifiable pride in the excellence of their public school system which is fully accredited by the North Central Association of Colleges and Secondary Schools. All the schools have been recently inspected by the Indiana State Department of Public Instruction and all were granted First Class Commissions. The elementary schools have a total of 59 classrooms, the junior high school a total of 18 classrooms, and the senior high school a total of 30 classrooms. The total enrollment including kindergarten for the School City of East Gary is 2,750.

Below is a list and brief description of the schools in East Gary:

Schools	No. of Classrooms	Condition
Elementary		
Columbus	8 de edit catas en	Good
Alexander Hamiliton	13 3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	Above average
Central	11	Good
Carl J. Polk	12	Good
Virgil I. Bailey	115 oz yastaemele den	Excellent

Schools	No. of Classrooms	Condition
Junior High		
Edison Junior High	18	Good
Senior High		
Edison Senior High	30	Above average

Elementary Schools

The elementary schools include the classes of kinder-garten through grade six with a total enrollment of 1,600 students. The faculty consists of 55 teachers with an average of 28 students per teacher. Twelve members of the elementary faculty have earned their master's degrees. An average of 200 students graduate annually into junior high school.

The curriculum includes courses of study recommended by the Indiana State Department of Public Instruction. The three "R's" are now expanded to include language arts, modern mathematics, social studies, science, health and safety, physical education and fine arts. The school system also makes every effort to include for each student character training, creative opportunities and challenges towards individual achievement.

Central communication systems are available in all elementary schools. Each elementary school has a library with an average of 1,500 volumes. A school nurse is on duty in each of the schools.

Junior High School

eight. There is a total of 435 students and a faculty of 21 teachers, of whom five have attained their master's degrees. The average size class per teacher is 27 students. An average of 200 students enter into high school each year from junior high school.

The junior high school curriculum includes geography, government, history, reading, oral expression, spelling, general math, algebra, general science, biology, health and safety, physical education, general shop, home economics, music and art.

It is equipped with a central communications system and a general purpose combination gymnasium and auditorium. The school has a library with 2,500 volumes.

Senior High School

The 1966-67 enrollment in the senior high school, grades 9 through 12, was 715 students. With a faculty of 35 members, the average number of students per class is 28.

About 120 seniors are graduated annually and last year 33-1/3% of the graduates continued their education by entering college.

The curriculum includes:

English 4 years general English

Mathematics General math; applied math; algebra; plane

geometry; trigonometry; introductory calculus;

college algebra.

Earth science; physical science; biological Science

science I, II, III; advanced biology; chemis-

try; physics.

World history; world geography; economics; government; U.S. history; sociology; inter-Social Studies

national problems; psychology.

Clothing I, II; foods I, II; family relations Homemaking

and child development,

Art I, II; typing I, II, III; bookkeeping

I, II, III; shorthand I, II, III; foreign languages--Latin, Spanish, French; music --

choral and instrumental.

Classroom instruction is made more interesting by the use of visual aids and visiting lecturers (businessmen and specialists). Supplementary material is easily accessible through the school library which shelves 3,600 volumes. There is also a central communications system in use.

The gymnasium-auditorium combination has a seating capacity of 1,500.

The outdoor athletic plant includes a stadium which is lighted for night games; practice fields are located nearby. East Gary is a member of the Calumet Conference and competes in a full schedule of interscholastic sports.

Extracurricular activities of the school include National Honor Society, Girls Athletic Association, Boys Intramural, Pep Club, Science Club, Student Council, Home Economics Club, Foreign Language Club, Future Teacher's Association, Sunshine Society, Dramatics, Art Club and many others.

Special Education School

Incorporated into the school's curriculum are special programs for the mentally retarded.

Parochial Schools

There is one Roman Catholic grade school in East Gary with an enrollment of 339. The average number of students per class is 40. Thirty students graduate into high school each year. The curriculum is generally the same as the public school.

Other parochial schools outside the city limits include
Andrean High School, a Roman Catholic institution located in
nearby Gary, and a Lutheran grade school located in Hobart.

Colleges and Universities

Name	Classification	Enrollment	Distance
Purdue University Calumet Campus Hammond	State	3,800	12 miles
Indiana University Gary Campus	State	3,200	4 miles
Valparaiso University Valparaiso	Lutheran	3,000	ll miles
Valparaiso Technical Institute Valparaiso	Private	400	ll miles
St. Joseph's College East Chicago Campus	Catholic	1,000	15 miles

All of these schools offer comprehensive adult education programs.

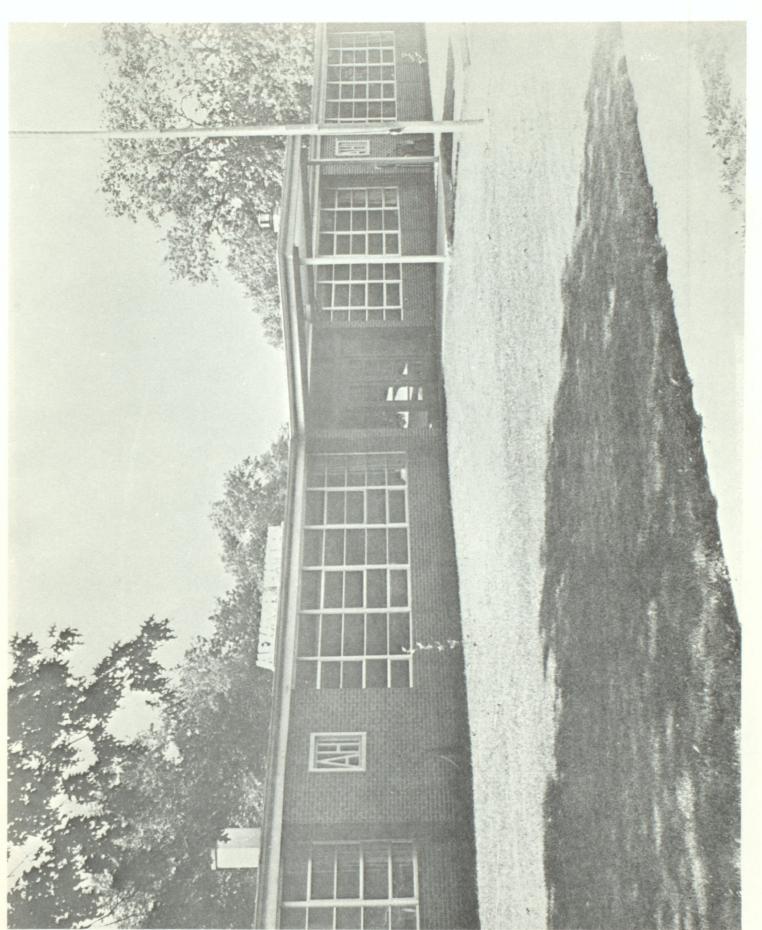
Military Reserves

Unit	Location	Distance
Army	Gary	5 miles
Navy	Gary	2 miles
Air Force	Gary	3 miles
National Guard	Gary	4 miles

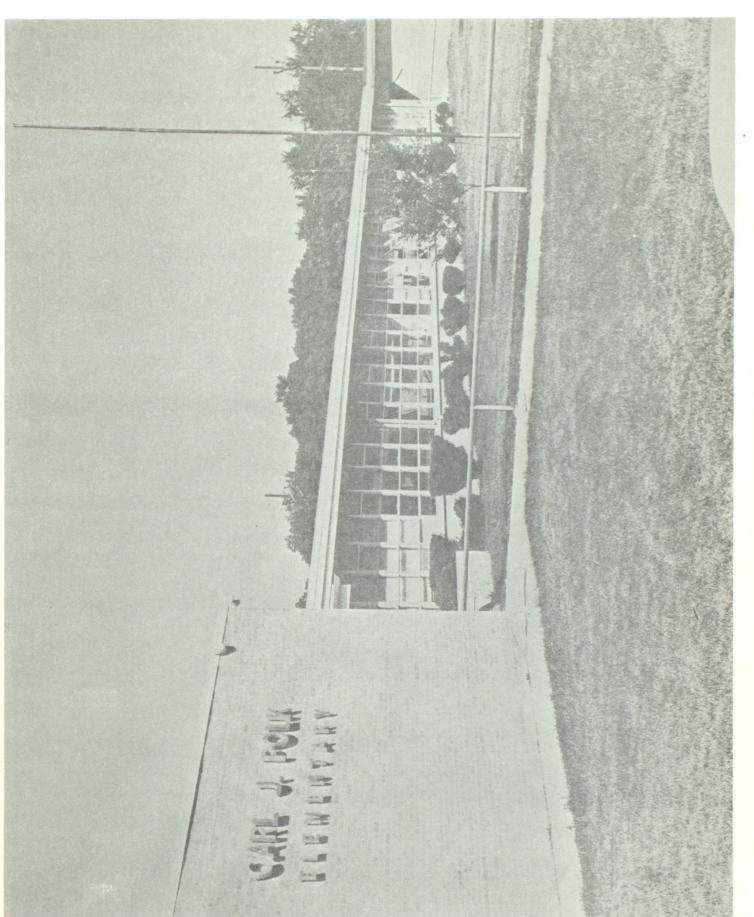
East Gary Senior High School

East Gary Junior High School

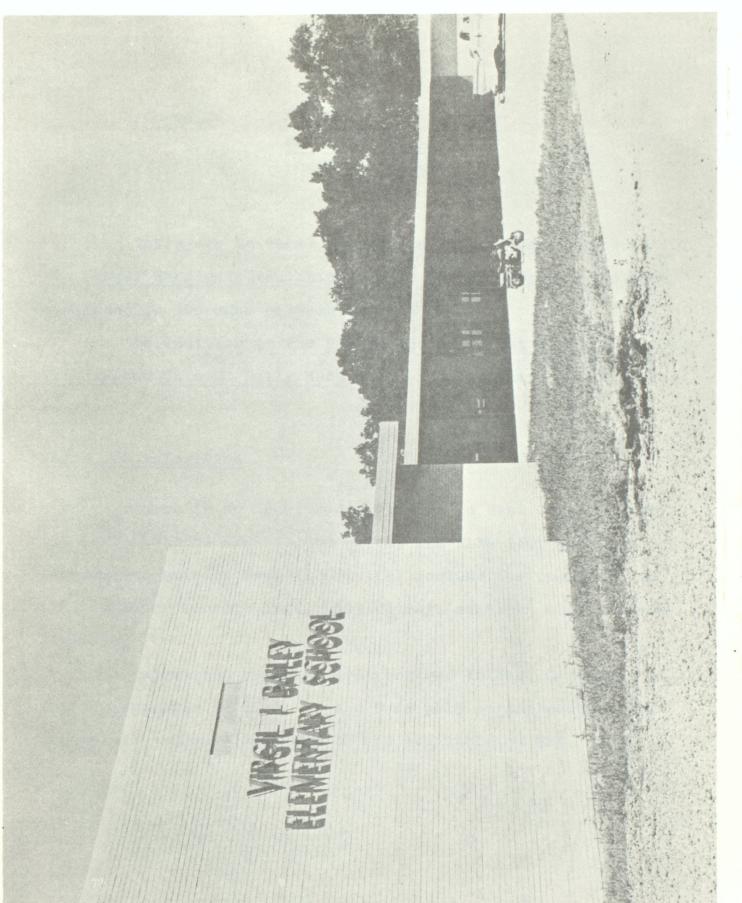
Columbus School East Gary, Indiana



Alexander Hamilton School East Gary, Indiana



Carl J. Polk Elementary School East Gary, Indiana



Virgil I. Bailey Elementary School East Gary, Indiana

COMMUNICATIONS

Newspapers

There are no local newspapers in East Gary although the <u>Hobart Herald</u> (circulation 2,100) has an East Gary edition published on Thursday of each week.

In addition to the <u>Herald</u> the <u>Gary Post Tribune</u>, <u>Chicago</u>

<u>Tribune</u> and <u>Chicago Daily News</u> have wide circulation in the community.

Radio and Television

There is no local radio station in East Gary; however, the Gary stations WWCA (1,000 watts) and WLTH (500 watts) and the Hammond station WJOB (250 watts) include the community in their primary service area. All Chicago stations are received clearly.

Television programs are received in East Gary from all Chicago channels -- 2, 5, 7, and 9 as well as the educational channel 11. Channels 26 and 32 are available on UHF.

CIVIC AND RECREATIONAL ASPECTS

Civic Organizations

Service

East Gary Chamber of Commerce
East Gary Junior Chamber of Commerce
East Gary Lions Club

Schools

East Gary Athletic Boosters Club East Gary Band Boosters East Gary P.T.A. (all schools) East Gary P.T.A. Council

Youth

American Legion Baseball
Babe Ruth League
Biddy Basketball
Brownies
Connie Mack Baseball
Catholic Youth Organization
Cub Scouts
Girl Scouts
Little League

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American Legion #100 American Legion #100 Auxiliary East Gary Democratic Club East Gary Democratic Club Auxiliary East Gary Federated Demo Women East Gary Federated Women's Club East Gary Firemen's Association East Gary Jaycees and Adams of the paidment of the same seed that East Gary Lions Club Auxiliary East Gary Police Association East Gary Republican Club Firemen's Boosters Club data and grand read and arrangements Fraternal Order of Eagles Auxiliary Mothers World War II Unit #21 St. Francis Guild Scottish Rite Club of East Gary

Civic and Recreational Aspects (cont'd)

Churches

Denomination	No. of Churches	Approx. No. of Members in Congregation
Roman Catholic	1	1,725
Baptist	2	719
Church of Christ	1	500
Presbyterian	1 0000000	500
First Christian Church	1	400
Nazarene	1	280
Lutheran	oll) endess	270
Pentecostal Church of God		40
Assembly of God	1	Cost Carry Carry I, A. Cou
Church of God	1	

Library

A branch of the Lake County Public Library serves the East Gary community. The library shelves 13,000 volumes, current magazines and an excellent collection of educational films and cultural records. Approximately 54,000 volumes are circulated each year.

Recreational Facilities

Residents of East Gary enjoy rabbit, squirrel, duck, quail and pheasant hunting in the rural areas near East Gary.

Fishing for pan fish, bass and carp offer great sport in the lakes and streams in East Gary or within a short driving distance.

Civic and Recreational Aspects (cont'd)

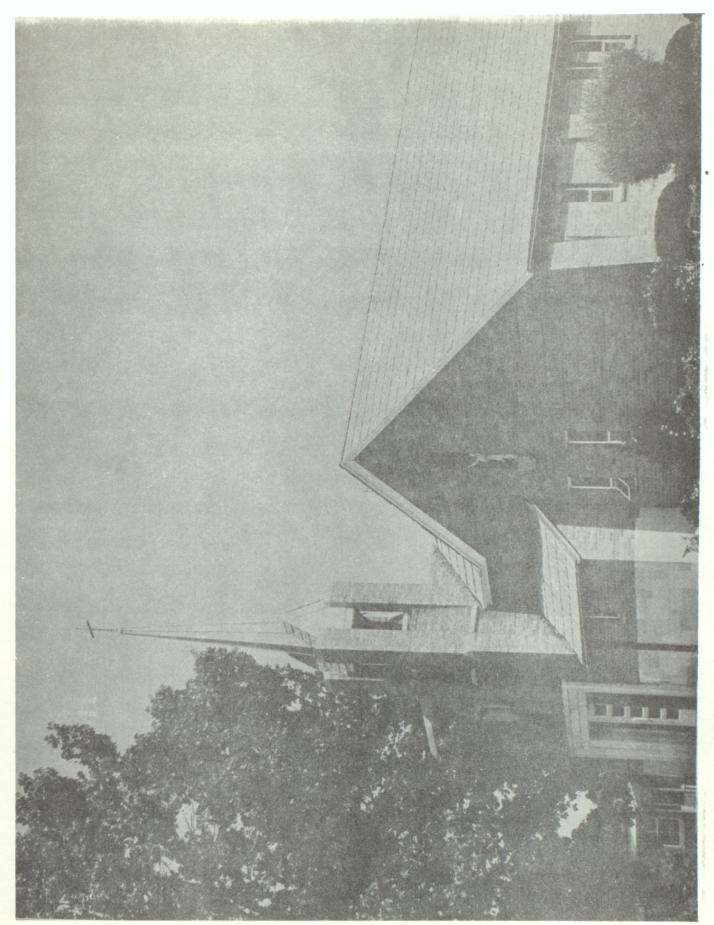
East Gary has four parks. Park facilities include base-ball and softball diamonds, basketball courts, picnic and play-ground equipment and rest rooms.

The Dunes National Waterfront is very convenient for East Gary residents to enjoy.

Commercial facilities include two bowling alleys with a total of 22 lanes, and one drive-in theater that is open all year.

Professional baseball, football, basketball and soccer are available in Chicago. Collegiate athletics may be seen at Valparaiso and Purdue Universities.

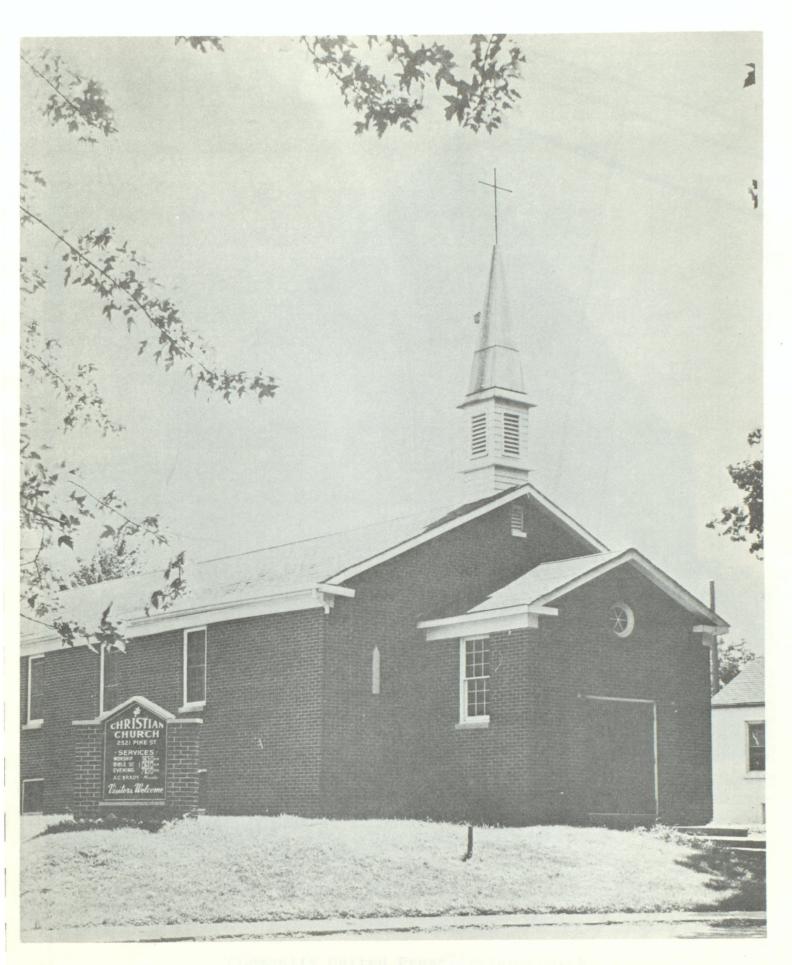
Two semi-public 18-hole golf courses are located in Hobart -- Cressmoor and Indian Ridge. The Gary Country Club, a private club five miles away, offers an excellent 18-hole golf course, skeet shooting, a swimming pool and an attractive, well-appointed clubhouse.



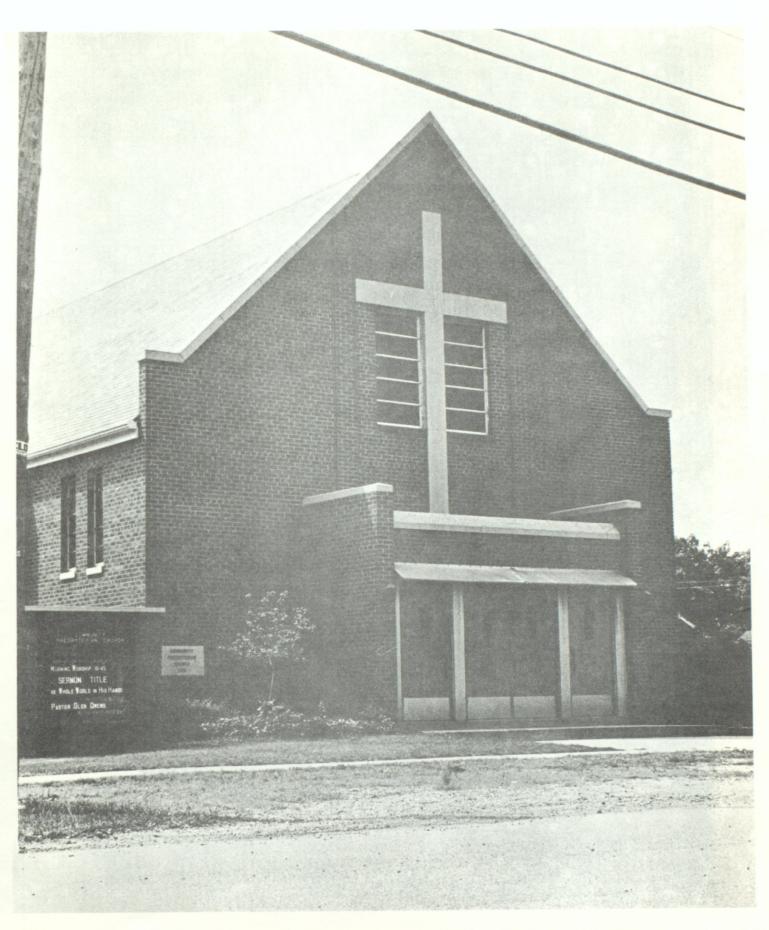
St. Francis Xavier Catholic Church East Gary, Indiana



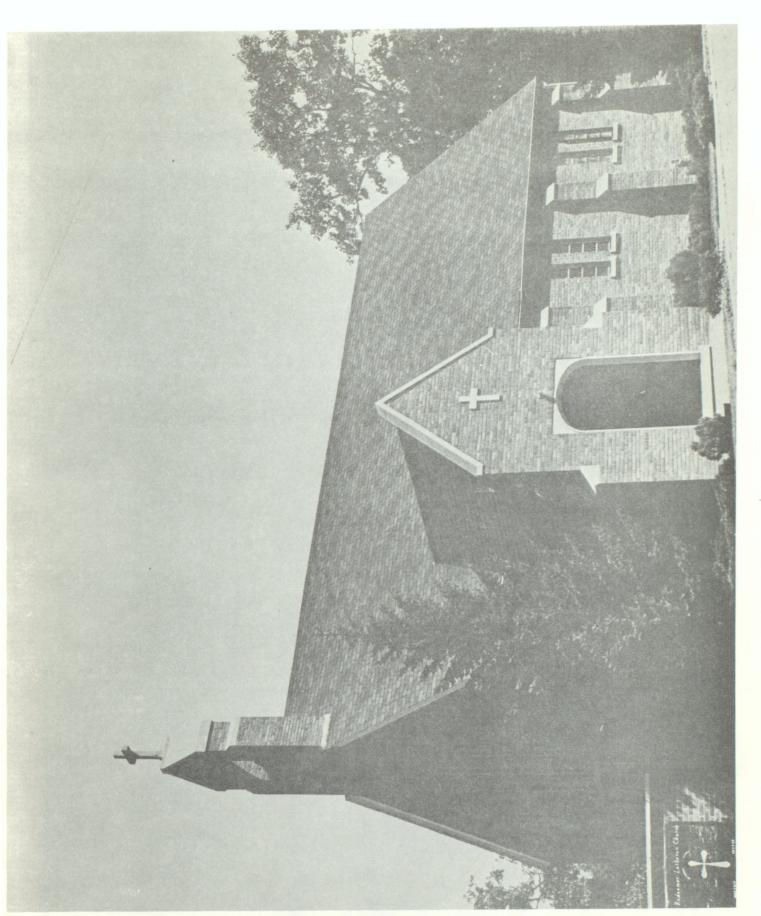
First Baptist Church East Gary, Indiana



First Christian Church East Gary, Indiana



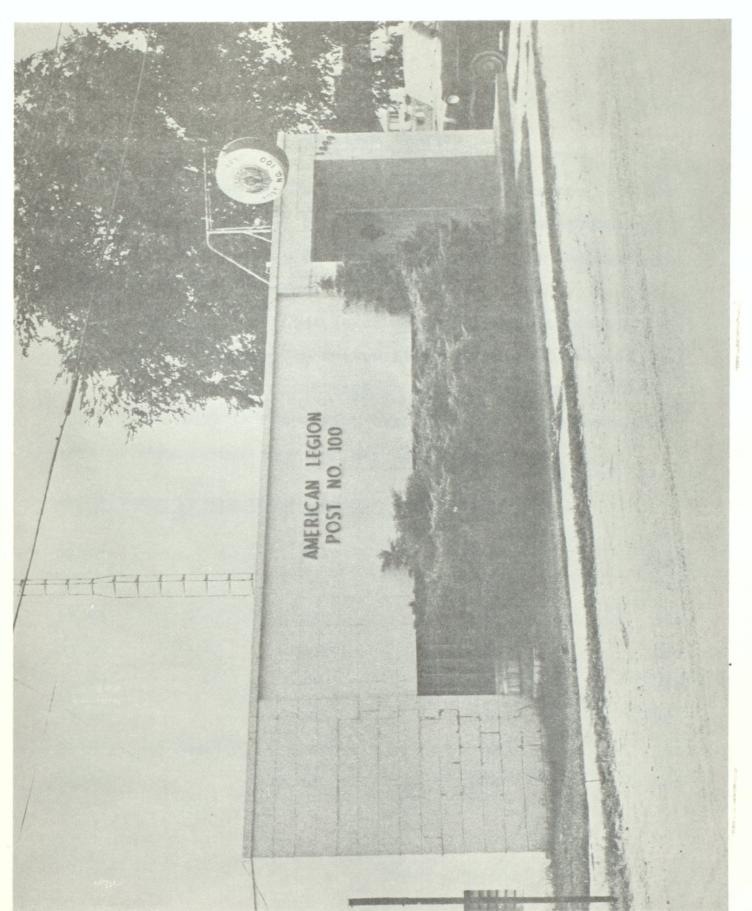
Community United Presbyterian Church East Gary, Indiana



Redeemer Evangelical Lutheran Church East Gary, Indiana

East Gary Public Library

East Gary Community Center



East Gary American Legion Post No. 100

THE LABOR MARKET

About 90% of the labor force comes from the city and adjacent suburban areas and 10% comes from the surrounding rural territory. About 5% of the labor force is foreign born.

Turnover is about average.

Most of the labor force is unionized with the largest membership in the AFL-CIO United Steel Workers of America.

Workers are accustomed to second and third shifts of eight hours each in connection with production processes that require twenty-four hour per day operation.

Labor Force by Age Group and Sex (1960 Census)

Age	Male	Female	Total
14-17	87	47	134
18-24	291	153	444
25-34	602	157	759
35-44	692	236	928
45-64	734	246	980
65 yrs. and over	34	21	55
Total	2,440	960	3,300

Industrial Employment (Estimated)

	Male	Female	Total
In East Gary	18	10	28
In area (Gary and Portage)	1,900	525	2,425
Commute out of East Gary	1,900	525	2,425
Number of workers receiving unemployment compensation (approx.)	60	16	76

Occupation of Employed Workers (1960 Census)

	Male	a rea rated	Female	Total
Professional or technical	177		125	302
Farmers or farm manager	37		2.724	37
Managers, officials	144		40	184
Clerical workers	20		390	410
Sales workers	86		85	171
Craftsman, foreman, etc.	720		10	730
Operator	605		80	685
Domestic service			30	30
Service except domestic	120		150	270
Farm labor (employed)				177-0
Labor except farm	365			365
Other	166		50	216
Totals	2,440		960	3,300

Wage Rates

Average hourly wage range in East Gary for:

	Male	<u>Female</u>
Skilled labor	\$2.73 to \$3.85	\$1.65 to \$2.75
Semi-skilled labor	2.31 to 2.66	1.25 to 1.75
Unskilled labor	2.10 to 2.24	1.00 to 1.40

General Manufacturing

	Male Male
Carpenter, maintenance	\$2.59 to \$2.87
Electrician, maintenance	2.66 to 2.94
Helper, maintenance	2.31 to 2.38
Machine tool maker	2.94 to 3.22
Machine tool operator	2.59 to 3.08
Mechanic, maintenance	2.66 to 2.94
Pipefitter, maintenance	2.59 to 2.87
Labor	2.10 to 2.17

Trades

	and the same of th	Male			
Carpenter		0 \$4.67			
Cement finisher	4.17 t	0 4.72			
Bricklayer	4.32 t	0 4.85			
Plumber	4.23 t	0 4.98			

	1	Ma 1e	2
Electrician	\$3.90	to	\$4.75
Truck driver	3.02	to	3.90
Shovel operator	3,95	to	4.18
Bulldozer operator	3,50	to	4.18
Crane operator	3,85	to	4.63
Air compressor operator	3,40	to	3.98
Hoist operator	3,55	to	4.45

Office Workers

	Female
Clerk	\$1.25 to \$2.93
Secretary	2.65 to 3.50
Stenographer	2.30 to 3.15
Typist	1,25 to 2,80

Estimate of Workers Available

	Male	Female	
In East Gary	100	200	
In area	1,000	500	

Major Occupation Group of Experienced Unemployed (Estimated)

	Male	Female
Professional, technical	4	ric ayer
Farmer, farm manager		3530

	Male	<u>Female</u>
Managers, officials		
Sales	4	9
Clerical		4
Craftsmen, foremen, etc.	15	
Operatives	6	4
Private household workers		
Service workers (excl. household)	4	4
Farm laborers and foremen		
Laborers except farm	12	
Occupation not reported		4

INDUSTRY

Industrial plants located in East Gary include:

	Established	Employes
Greenwald Surgical Co. Electrosurgical instruments	1927	16
Sun Engineering Co. Tools, dies	1961	12
East Gary Concrete Concrete blocks Products, Inc. and miami stone	1947	12

Existing Area Industry

Industrial plants located in retail trade area:

Name of Firm	Product	Date Established	No. of Employes	Location
Bethlehem Steel Corp.	Steel	1964	2,300	Portage
Budd Corp.	Auto stamping	1950	1,900	Gary
Midwest Division, National Steel	Steel	1960	1,200	Portage
U.S. Steel Corp.	Steel	1906	26,000	Gary

McClure Industrial Research Park

The McClure Industrial Research Park sponsored by the Purdue Research Foundation is located at the corner of U.S. #52

Bypass and Northwestern Avenue in West Lafayette, 100 miles south of East Gary.

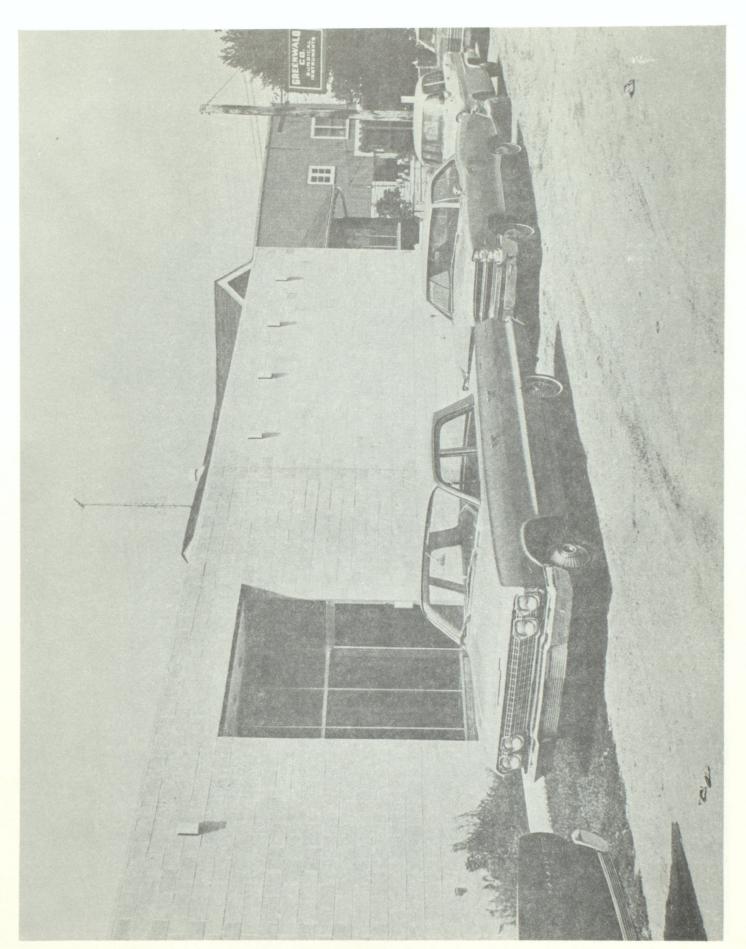
Industry (cont'd)

The park is fully developed for industrial research and offers space to industries in this area for their research and development programs.

Purdue University research-scientist professors and research facilities are also available on a consulting basis.

The park already has programs of research and development that include materials, design, production and new products. Several industries are operating pilot plants there.

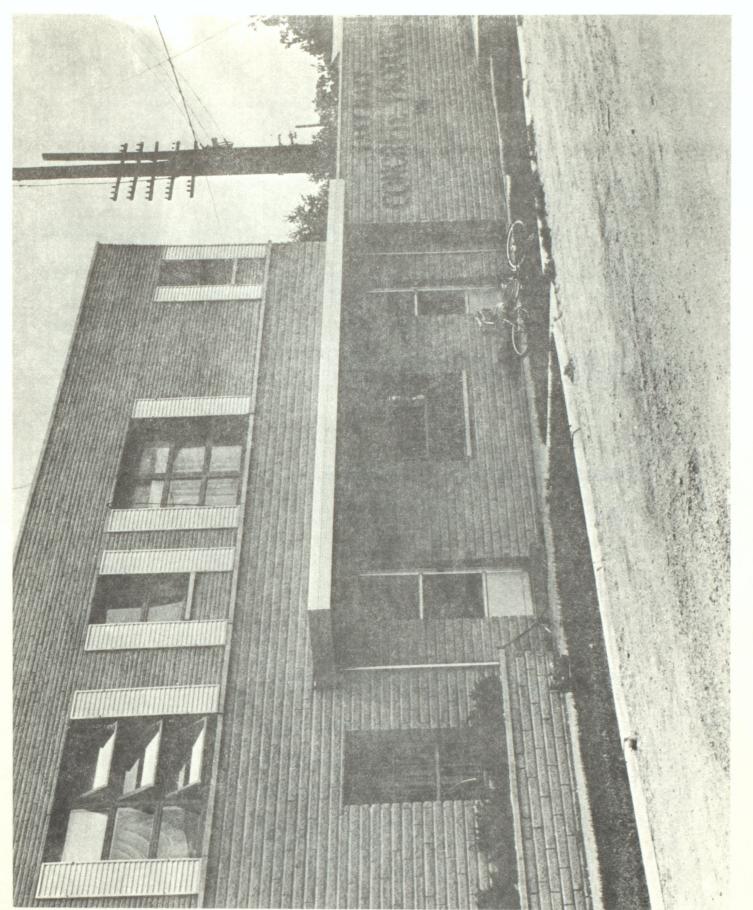
McClure Industrial Research Park offers a completely developed program devoted entirely to research activities with the advantages of the availability of university research personnel and facilities.



Greenwald Company Surgical Instruments East Gary, Indiana



Sun Engineering & Manufacturing Company East Gary, Indiana



East Gary Concrete Products, Inc

AVAILABLE INDUSTRIAL SITES

Site #1

Size 250 acres industrial area, 40 acres shop-

ping center, 22 acres apartments complex

Location Inside city limits

Boundaries North - 15th Avenue; South - Burns Ditch;

East - Ripley Street; West - Clay Street

Topography Flat

Utilities

Electricity Northern Indiana Public Service Company

Gas Northern Indiana Public Service Company

Water Yes

Sewer Yes

Transportation

Rail None

Highway Indiana East-West Toll Road; Tri-State

Expressway; U.S. #12; U.S. #20

Air Gary and Chicago airports

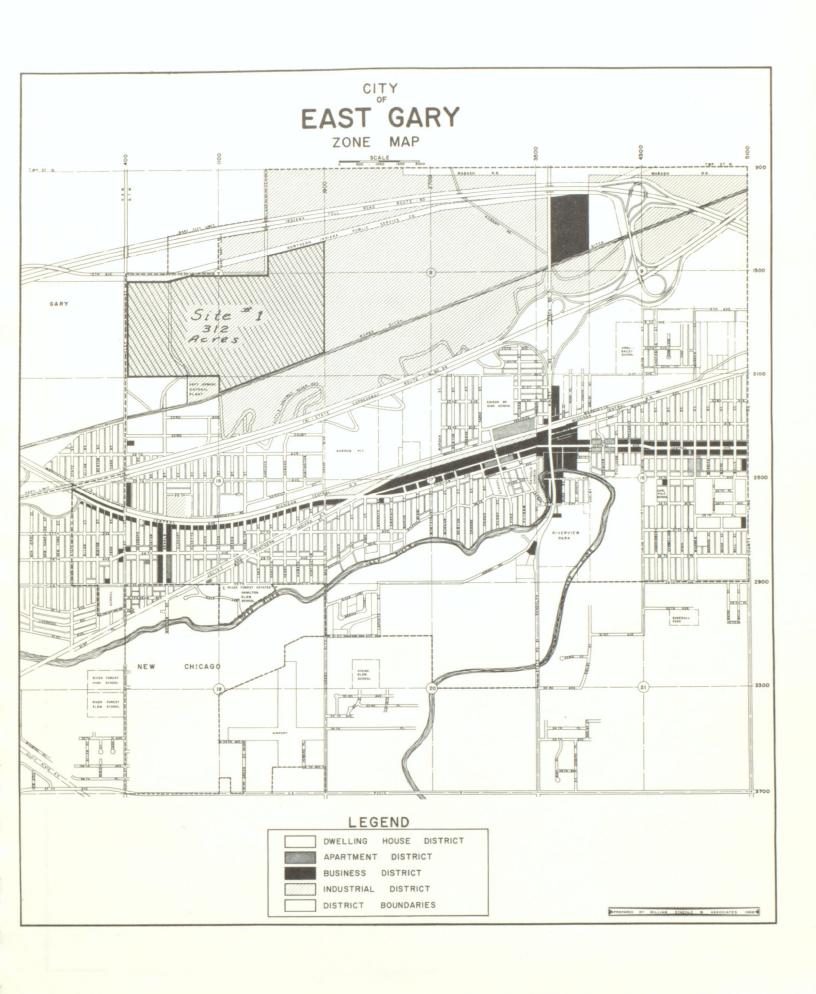
Zoning Industrial

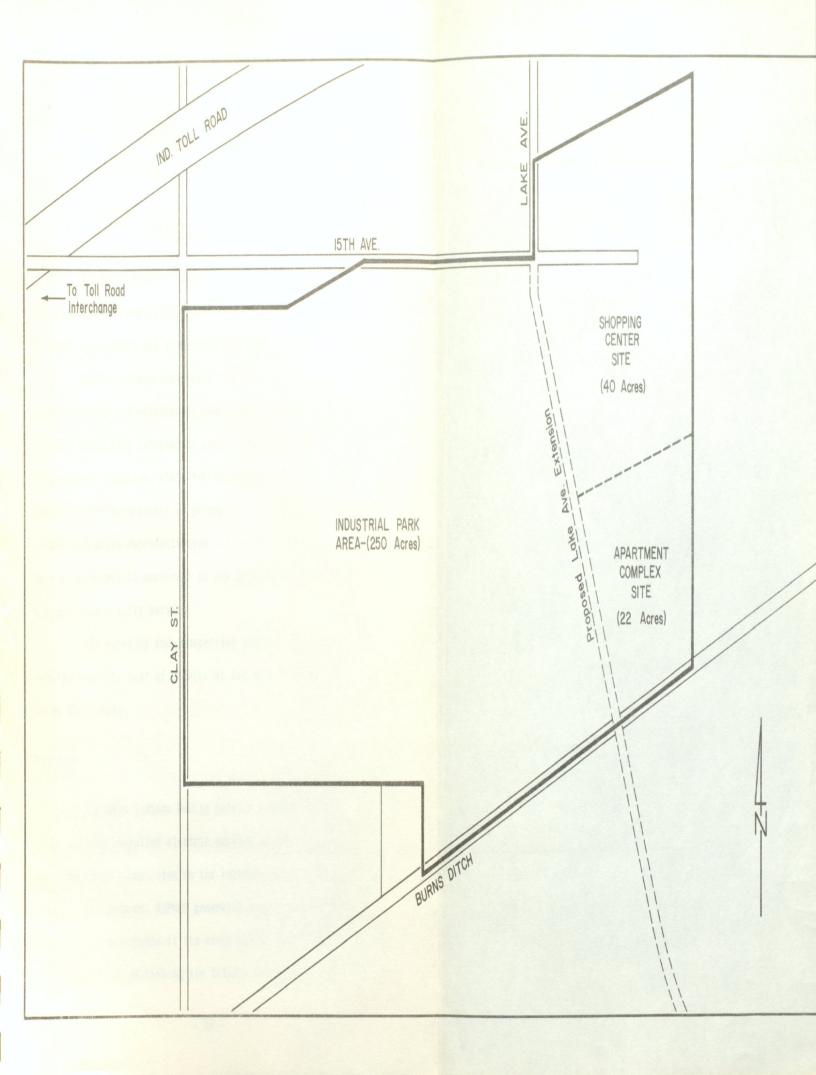
Approximate price Negotiable with owner

Owner or owner's Mr. Sam Fletcher

representative Standard Land Corporation

4823 Lima Road Fort Wayne, Indiana





UTILITY FACILITIES

Northern Indiana Public Service Company has gas and electric service available in the East Gary area for all residential, commercial and industrial purposes.

NIPSCO offers industrial customers a wide variety of rate schedules and services to meet particular conditions. The utility needs full information concerning load requirements, geographical location, plans for future expansion and specific operating characteristics of prospective industries. NIPSCO's industrial sales representatives will welcome the opportunity to meet with technical personnel of new industries to resolve matters pertinent to utility service.

All existing and prospective industrial customers are assured the very best of service at the most favorable NIPSCO rates applicable.

Electric

Northern Indiana Public Service Company, an investor—owned utility, supplies electric service in East Gary and in more than 228 other communities in the northern third of the State of Indiana. At present, NIPSCO generates approximately 83% of its customers' requirements at its steam plants at Michigan City, Gary and Burns Harbor purchasing the balance from neighboring utilities.

Utility Facilities (cont'd)

Bailly Station, located on the shore of Lake Michigan near Portage, is the newest of NIPSCO's generating plants and was placed in operation in 1962. The present capacity of 183,000 KW brings NIPSCO's total generating capability to more than one million kilowatts. A new unit of 414,000 KW capacity is under construction and will be in service by July of 1968 and a 100,000 KW addition is planned for the Dean H. Mitchell Generating Station at Gary. When both of these projects are completed, NIPSCO's total generating capacity will be approximately 1.9 million KW.

In addition NIPSCO expects to purchase 400,000 KW of capacity for delivery in 1972 and has on the drawing board large scale nuclear and fossil plants to meet the ever-growing needs of customers.

volt circuits which are backed up by NIPSCO's interconnected transmission system. Two local substations, East Gary with a capacity of 5,000 KVA and Central Avenue with 3,916 KVA, reduce the voltage to 4,000 volts for distribution in the community.

In 1968 the Marion Substation with duplicate 5,000 KVA transformers will be completed. Lighting service is supplied at 115/230 volts.

NIPSCO has an excellent record for supplying dependable service and maintaining proper distribution of voltage to customers. With its ample supply of electric capability, NIPSCO welcomes new industry into the northern third of the State of

Utility Facilities (cont'd)

Indiana and assures prospective customers a plentiful supply of power for all needs. The utility will gladly provide service to customers at any economically feasible point within its service area.

Prospective customers are invited to get in touch with Northern Indiana Public Service Company's Area Development Department for further information. J. D. Breed, Gary division manager or T. O. Ferkinhoff, Hobart district manager, 200 Main Street, Hobart, will be glad to answer any questions you may have about service in the Hobart area. Industrial electric service rates presently in effect in the East Gary area are shown in Exhibit "E".

Natural Gas

Northern Indiana Public Service Company also supplies 1,000 BTU natural gas service in East Gary and in more than 210 other communities in the northern third of the state.

The utility obtains its supply of natural gas from five long-distance pipeline companies operating out of Texas, Oklahoma and Louisiana.

East Gary is served through transmission mains from NIPSCO's northwest gas transmission system. The distribution system, consisting of various size mains from 2" to 8", is maintained at an intermediate pressure of 20 to 30 pounds.

Utility Facilities (cont'd)

There is an ample supply of natural gas in northwestern Indiana for all residential, commercial and industrial uses.

Interruptible gas for industrial purposes is available under special contract.

Industrial gas service rates presently in effect in the East Gary area are shown in Exhibit "F".

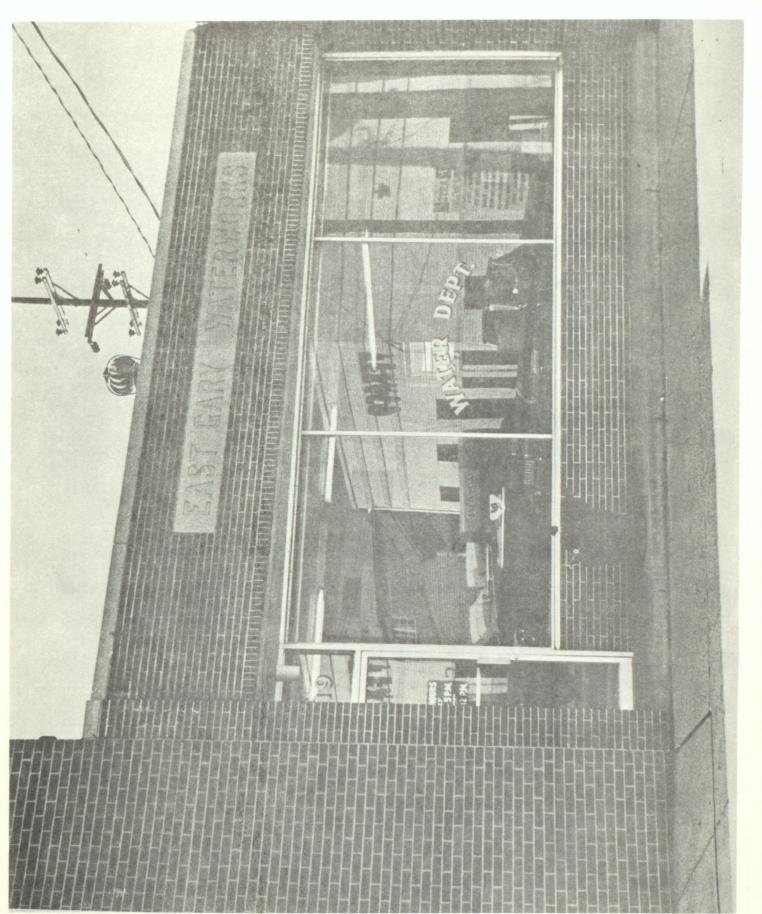
Water

The city of East Gary secures its water requirements from two sources. The city pumps water from five wells in East Gary and it also buys at least 6,000,000 gallons a month from the Gary-Hobart Water Corporation, a privately owned utility. The distribution consists of 2" to 8" mains and is maintained at 48 to 60 pounds of pressure. The average daily gallonage pumped is 645,236 with a maximum of 800,000 gallons. A copy of the schedule of water rates and a typical analysis are included in Exhibit "H".

Telephone

Dial telephone service is supplied by General Telephone Corporation, an investor-owned utility. An office and local service department is maintained in Hobart.

Rates for telephone services are shown in Exhibit "G".



East Gary Water Department

TRANSPORTATION FACILITIES

Rail

The Joliet and Northern Indiana and the Michigan

Central (now part of the New York Central) railroads serve

the freight demand of East Gary. In addition the Wabash

Railroad (now part of Norfolk and Western) could serve industry

along the northeast border of the city.

Passenger service to many areas of the country is provided by the Norfolk and Western Railroad which maintains a station in Hobart, three miles south of East Gary.

The Chicago, South Shore and South Bend Railroad (South Shore Line) is an electric railroad supplying frequent passenger service and carload freight service between Chicago, Illinois and South Bend, Indiana. Three stations -- Gary, Ogden Dunes and Midwest are available for use of East Gary passengers.

Railway Express pickup and delivery service is handled out of Highland, Indiana.

Truck

Direct trucking service is available to Chicago, South
Bend, Fort Wayne and Indianapolis. Many of the following trucking
companies have connections furnishing service to all parts of the
country.

Transportation Facilities (cont'd)

Trucking Companies Serving East Gary

Crown Point Transfer, Inc.
Welsh Brothers Motor Service
Indiana Motor Service
Landgrebe Motor Transport, Inc.
Marion Trucking Co.
Norwalk Trucking Lines, Inc.

Days Transfer, Inc.
Motor Cargo, Inc.
Kains Motor Service
Liberty Trucking Co.
Associated Truck Lines
Scherer Freight Lines, Inc.

Bus

The Gary Transit, Inc., provides the community with local transportation between East Gary and Gary. Inter-city transportation is provided by Trailways with four trips each way daily between Chicago and Indianapolis.

Air

The Hobart Sky Ranch, operated by Fabair, Inc., and the Gary Municipal Airport, about 10 miles north, provide an administrative building, shop and hangar facilities for private planes. The Gary Airport has radio (unicom) and beacon facilities. A unicom of 122.8 megacycles is presently being installed at the Hobart Airport. The three runways of the Hobart Airport are each 2,400 feet long — two are grass and the other is blacktop. The two runways at Gary are blacktop, one 5,500 feet east and west, and the other 3,700 feet north and south.

Chicago Midway Airport is located about 45 miles from East Gary and Chicago O'Hare Airport about 65 miles away. These two airports provide commercial airlines and complete airport facilities.

Transportation Facilities (cont'd)

Water

Burns Waterway Harbor

The site for the deep water port on Lake Michigan, known as Burns Waterway Harbor, approximately four miles northeast of East Gary, is located within the corporate limits of the town of Portage. The State of Indiana has purchased the land and has begun construction. It is expected that ships will be able to use the port in early 1969.

Stage I, under construction at the present time, includes the construction of a 4,870 foot breakwater about 3,500 feet north of the present shore line, with a 3,700 foot west outer bulkhead enclosing the harbor. A 2,870 foot outer bulkhead will form the eastern harbor barrier. A 400 foot full depth entrance channel will thus be created. Inner bulkheads will create ship berths with 27 foot minimum depth, and behind these bulkheads will be the dock area.

The harbor and slips are designed to accommodate the largest and deepest-draft vessels operating on Lake Michigan or able to enter via the St. Lawrence Seaway. Berths for 19 ships will be provided initially with an ultimate development to 31 berths. The harbor design will permit vessels to enter and depart in minimum time and with a minimum of tug assistance.

Transportation Facilities (cont'd)

Support facilities will include roads, railroads, utilities, an administration building and a maintenance and operators' complex which will include restaurant facilities and the port fire station.

Facilities for the handling or processing of water-borne cargo contemplated for Stage II development will include general and bulk storage area, a refrigerated warehouse, grain elevators, a coal transfer facility, a sugar refinery and a bulk terminal for petroleum products. Area has been allotted for the future enlargement of these facilities, as well as for the addition of other services.

The port will be well served by multi-lane state and federal highways connecting with the toll roads and interstate highways of the region. Railroad service is excellent and is backed up by large receiving, classification and forwarding yards.

The port's service area has a wide deversity of agriculture and industry which already has a heavy stake in the export
and import trade.

FINANCIAL FACILITIES

Banks

Complete banking services are furnished by the Bank of Indiana. The bank was founded in East Gary in 1956 as the Lake County State Bank. In 1962 the Lake County State Bank merged with the Gary Trust and Savings Bank and was then called the Bank of Indiana.

The Bank of Indiana has three different types of savings accounts -- growth, income and convenience. Each account is planned to fulfill a specific requirement. The growth account pays 4-1/2% interest compounded quarterly. A minimum deposit of \$100 is required and a 90 day withdrawal notice is necessary. The income account requires a \$1,000 certificate. The bank pays interest by check every six months at a 4-1/2% rate. The convenience account features a 2% interest rate on passbook savings with no minimum deposit or no withdrawal notice necessary.

The bank is a member of the National Association of Bank Auditors and Comptrollers, Indiana Bankers Association, American Bankers Association, Federal Reserve System, Federal Deposit Insurance Corporation, Robert Morris Associates, the Chamber of Commerce of East Gary, Better Business Bureau of Northwest Indiana and many other financial and civic organizations.

Condensed statements of the bank are included in Exhibit

"I".

Financial Facilities (cont'd)

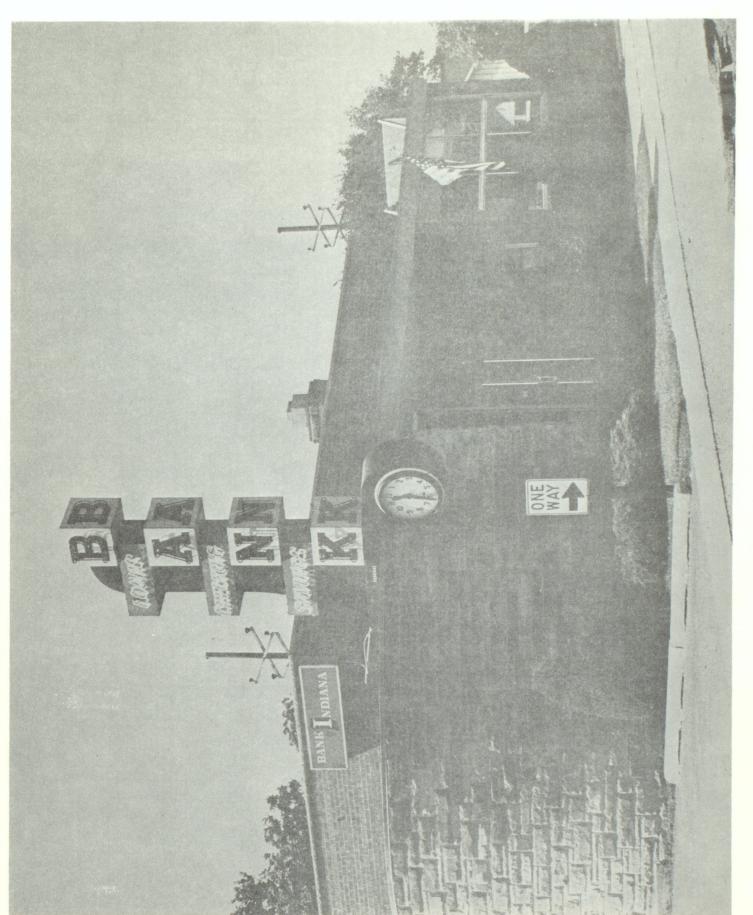
Building and Loan Associations

Savings and loan services are offered by the First Federal Savings and Loan of Gary. First Federal's East Gary Branch was founded in 1955. Interest of 4-1/2% is paid on savings accounts semi-annually. First Federal is a member of the Federal Savings and Loan Association, U.S. Savings and Loan Association and the Federal Home Loan Bank Association.

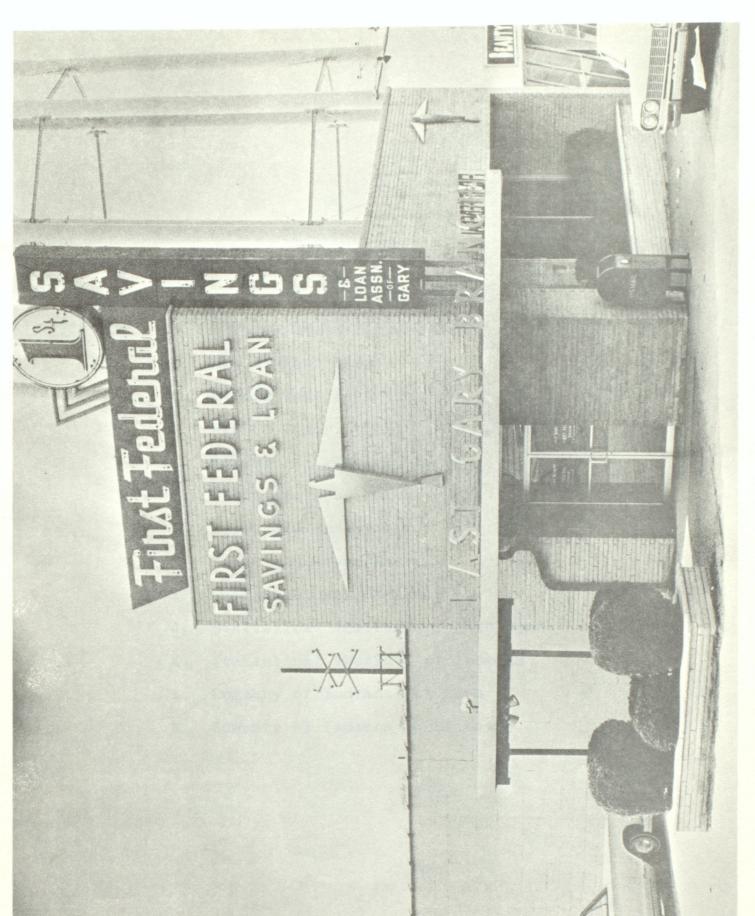
A condensed statement is included in Exhibit "I".

Other Local Lending Agencies

Other local lending agencies include the Associates
Finance Company.



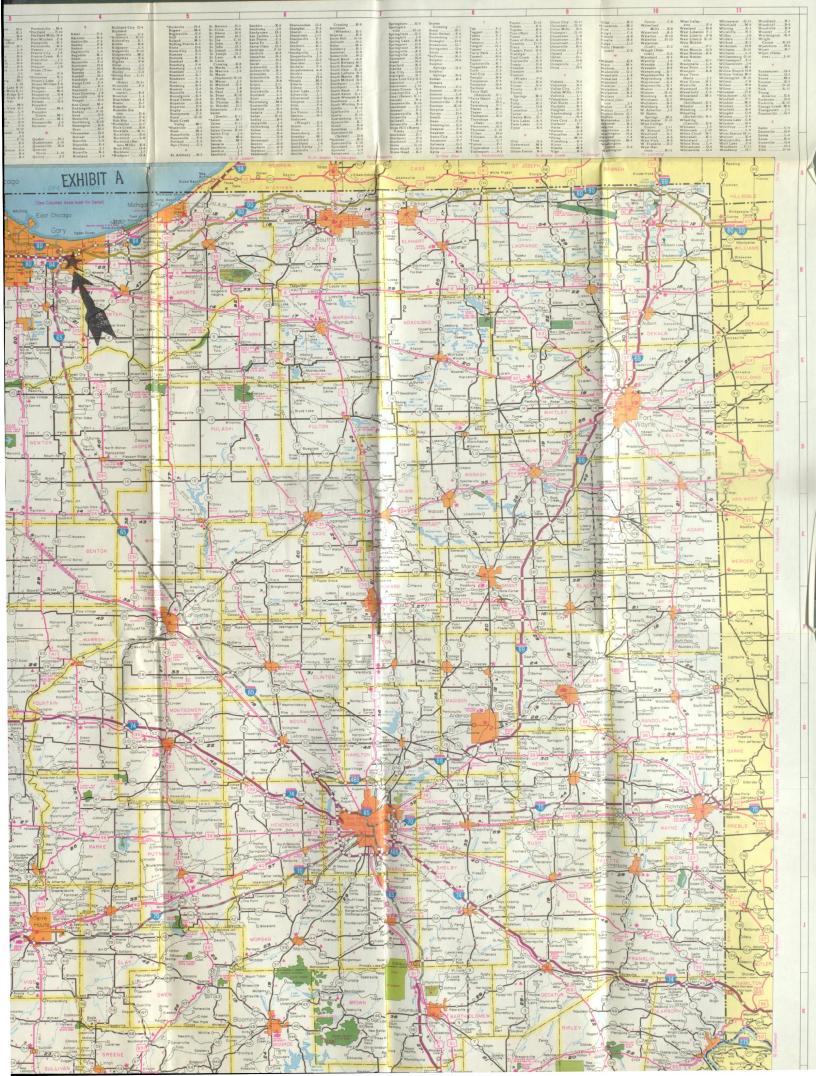
Bank of Indiana East Gary, Indiana

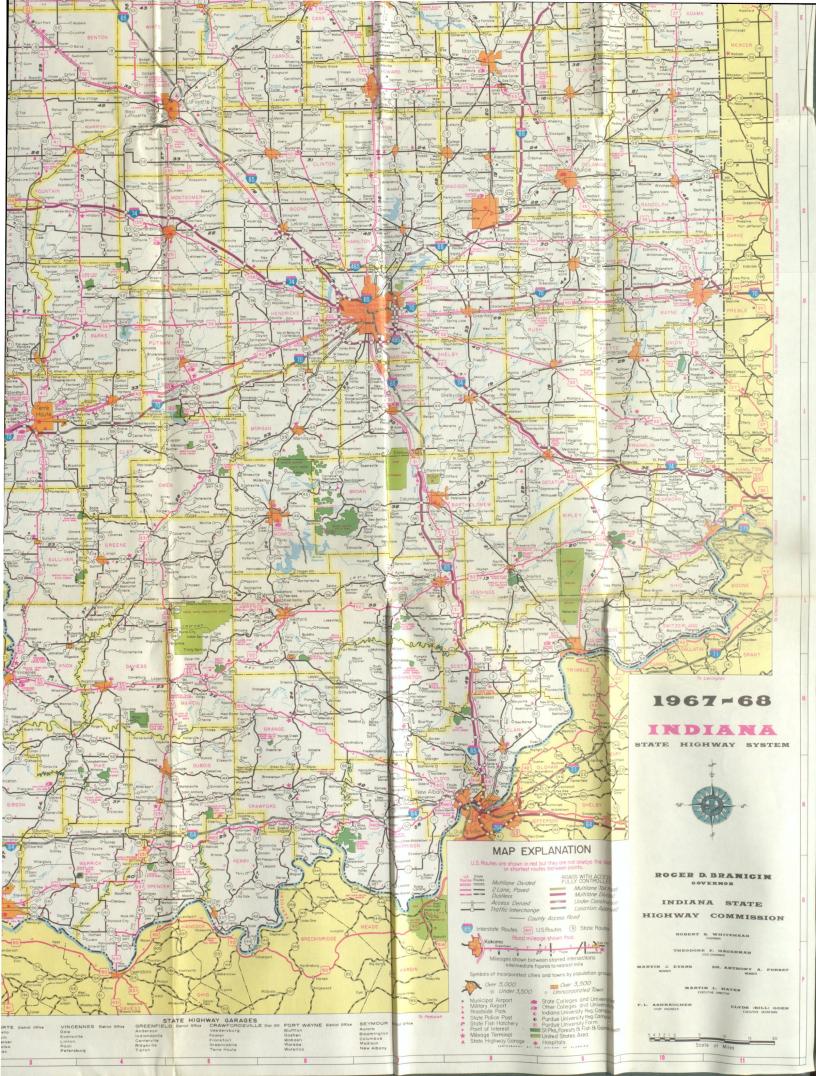


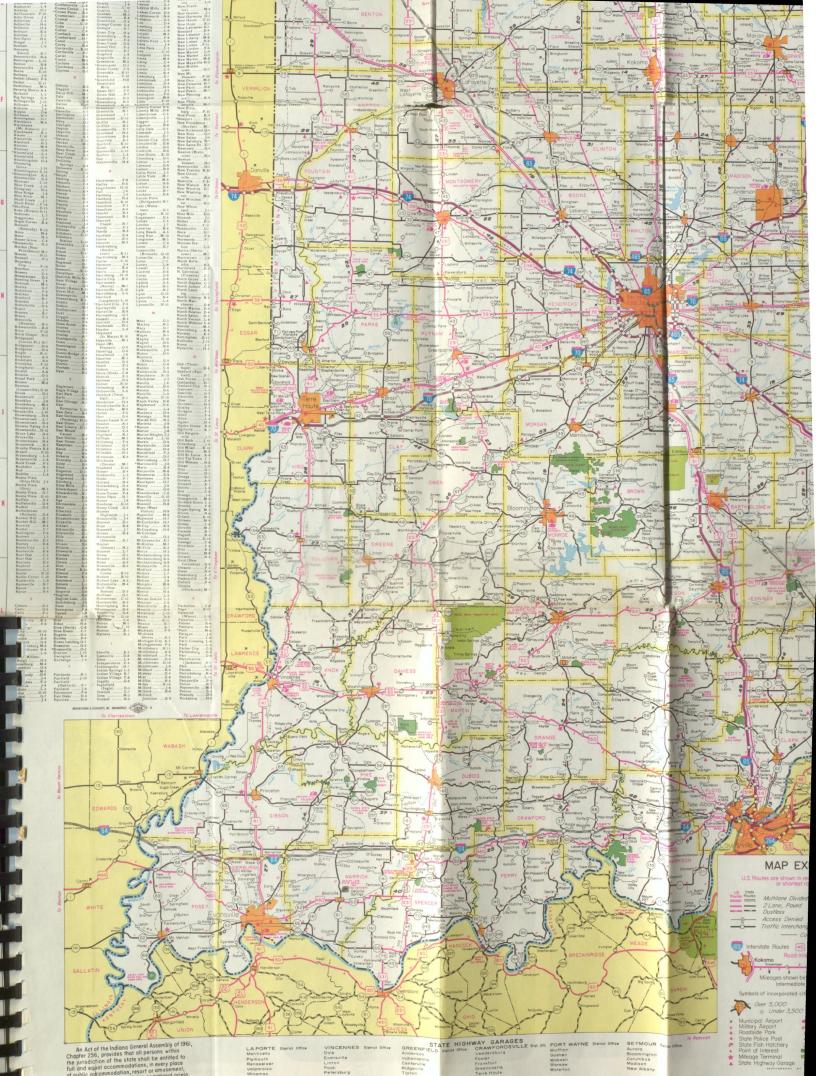
First Federal Savings and Loan East Gary Branch

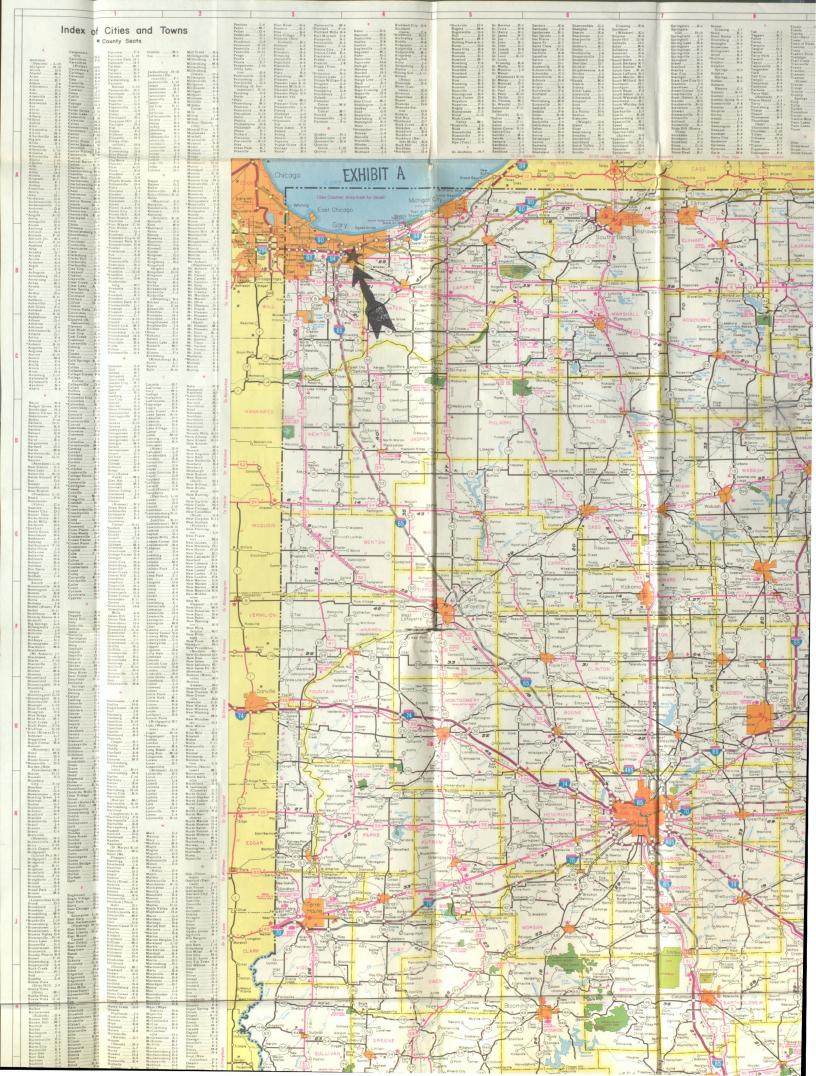
EXHIBITS

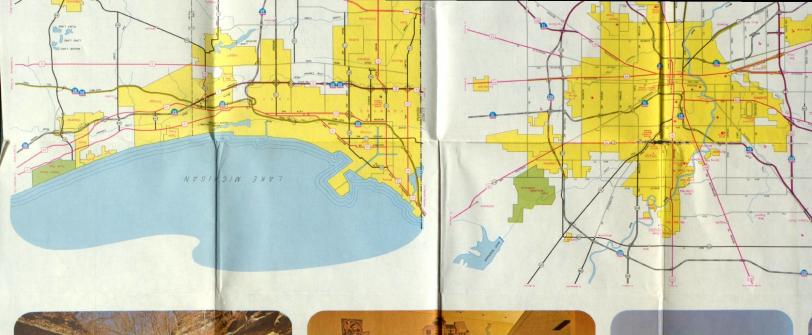
- A. Indiana State Highway Map
- B. Map of East Gary
- C. NIPSCO Territory Map
- D. NIPSCO District Map
- E. Industrial Electric Rates
- F. Industrial Gas Rates
- G. Telephone Rates
- H. Water and Sewer Rates
- I. Condensed Bank Statement
- J. Statistical Abstract of Lake County
- K. Statistical Abstract of Indiana
- L. Summary of Indiana Tax Laws
- M. Summary of Indiana Labor Laws















coln Mosiac. State Office Buildin





Hill Forest, Aurora — Built in 1852 by Thomas Gaff, Steamboat builder.

DISCOVER INDIANA THE HOOSIER STATE



First State Capitol. Corydon.







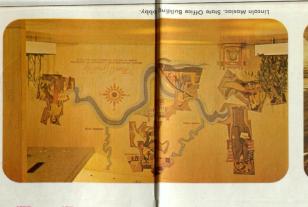


State Capitol. Indianapolis

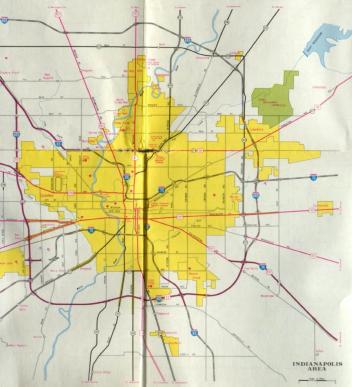
DISCOVER INDIANA

Lake Wawasee. Kosciusko County.









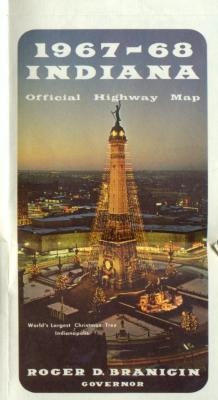
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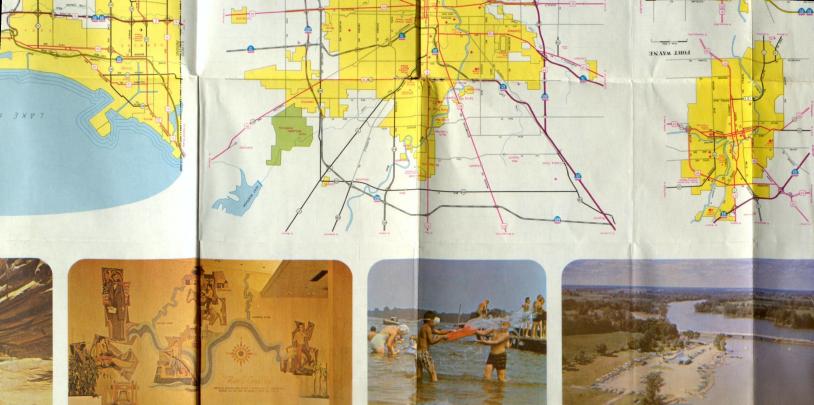
INDIANA STATE POLICE POSTS

In case of traffic accidents in rural	areas, call:	
DISTRICTS		TELEPHONE
Dunes Park - I	Chesterton	926-1102
South Bend - IA	South Bend	CEntral 3-1123
Schererville - IB	Dyer (and Cedar Lake	2151) 374-6811
Ligonier - 2	Ligonier	894 - 3141
Fort Wayne - 2A	Fort Wayne	744 - 4109
Lafayette - 3	Lafayette	RIverside 3 – 2155
Peru - 3A	Peru	GRidley 3 – 6666 or 6667
Kentland - 3B	Kentland	474 – 5121
Pendleton - 4	Pendleton	778 - 2121
Redkey - 4A	Redkey	369 - 2561 or 2562
Putnamville - 5	Greencastle	OLiver 3 - 4114
Terre Haute - 5A	Terre Haute	WAbash 1151 or 1152
Connersville – 6	Connersville	825 - 2115
Versoilles – 6A	Versailles	689 - 4001
Seymour - 7	Seymour	522-1441
Bloomington - 7A	Bloomington	EDison 2-4411 or 4412
Josper - 8	Jasper	1441
Evansville - 8A	Evansville	425 - 2266
Indianapolis - 9 General Headquarters	Indianapolis Indianapolis	633-4964 633-4424
Toll Road - IO	Osceola	674 - 8838

MAXIMUM LAWFUL SPEEDS

INDIANA DEPARTMENT OF NATURAL RESOURCES
RECREATION INFORMATION





Lincoln Mosiac. State Office Building







DISCOVER INDIANA THE HOOSIER STATE



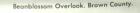
Pokagon State Park. Steuben County.

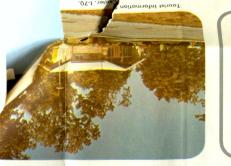




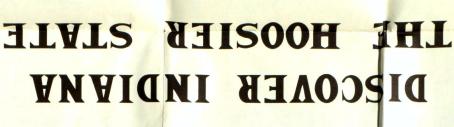


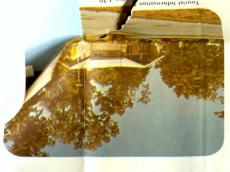
Lew Wallace Study. Crawfordsville.





DIECOVER INDIANA





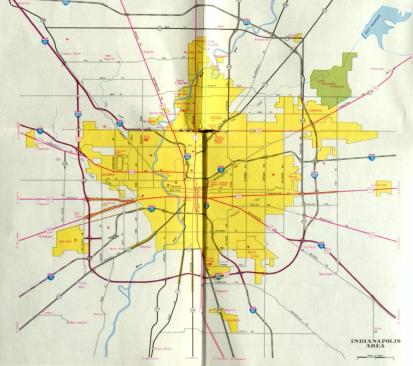




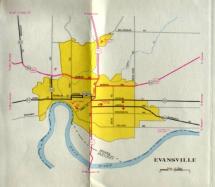












No vehicle shall pass a school bus stopped on a highway to load or unload children, except, that passing on the opposite lane of a multiple lane highway is permitted, if the lanes are divided by 20 feet or more.

Star mileages shown are between intersections of main highways and may include travel over one or more state roads, particularly when stars are located in urban areas.

WHAT TO DO IF YOU ARE INVOLVED IN AN ACCIDENT
Stop Immediately, without obstructing traffic more than is necessary, and Greening traffic more than is necessary, and Greening offers and registration number of your vehicle. Show driver's license if requested to do so. Render costance to any person injustice. Leave a notice in the rebicle struck, if it is unattended, giving name, address, registration than the control of the rebicle struck, if it is unattended, giving name, address, and registration number.
Report each accident which involves personal injury or death immediately to Local Police if within a municipality, or to County Sheriff or nearest Stafe Police Post. Make a writter special feet microsity indicates injustice the access licenses.

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DISTRICTS		TELEPHONE
Dunes Park - 1 South Bend - IA Schererville - IB	Chesterton South Bend Dyer (and Cedar	926 - 1102 CEntral 3 - 1123 Lake 2151) 374 - 681
Ligonier – 2	Ligonier	894 - 314
Fort Wayne – 2A	Fort Wayne	744 - 4109
Lofayette - 3	Lafayette	RIverside 3 – 2155
Peru - 3A	Peru	GRidley 3 – 6666 or 6667
Kentland - 3B	Kentland	474 – 512
Pendleton – 4	Pendleton	778 - 212
Redkey – 4A	Redkey	369 - 2561 or 2562
Putnamville - 5	Greencastle	OLiver 3-4114
Terre Haute - 5A	Terre Haute	WAbash 1151 or 1152
Connersville - 6	Connersville	825 - 2115
Versailles - 6A	Versoilles	689 - 400
Seymour - 7	Seymour	522-144
Bloomington - 7A	Bloomington	EDison 2-4411 or 4412
Jasper - 8	Jasper	144
Evansville - 8A	Evansville	425 - 2266
Indianapolis - 9 General Headquarters	Indianapolis Indianapolis	633 - 4964 633 - 4424
Toll Road - 10	Osceolo	674 - 8838
Charlestown - II	Charlestown	ALpine 6 - 3333

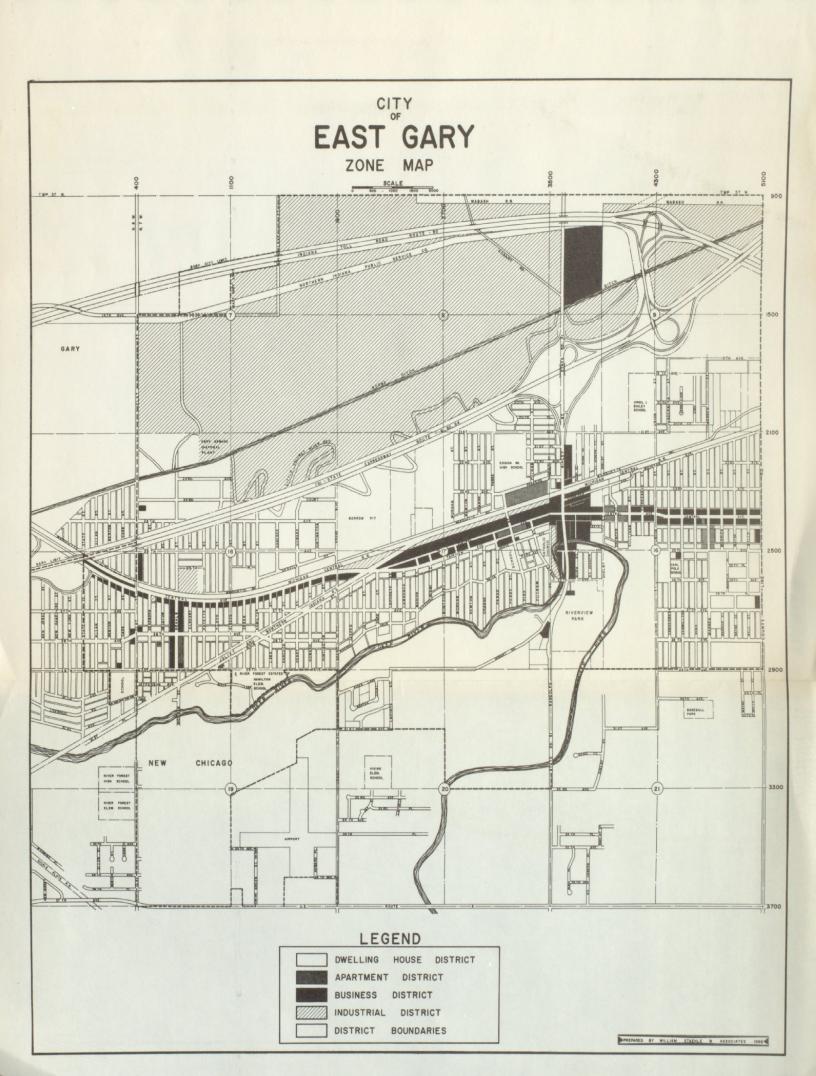
MAXIMUM LAWFUL SPEEDS

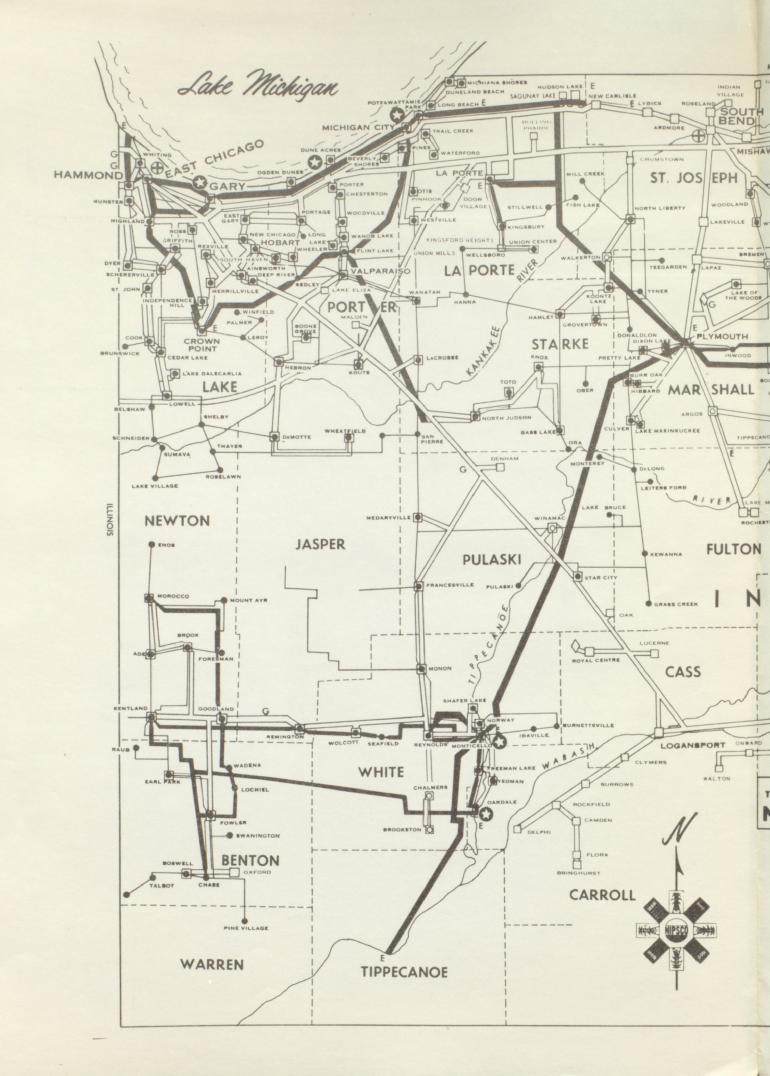
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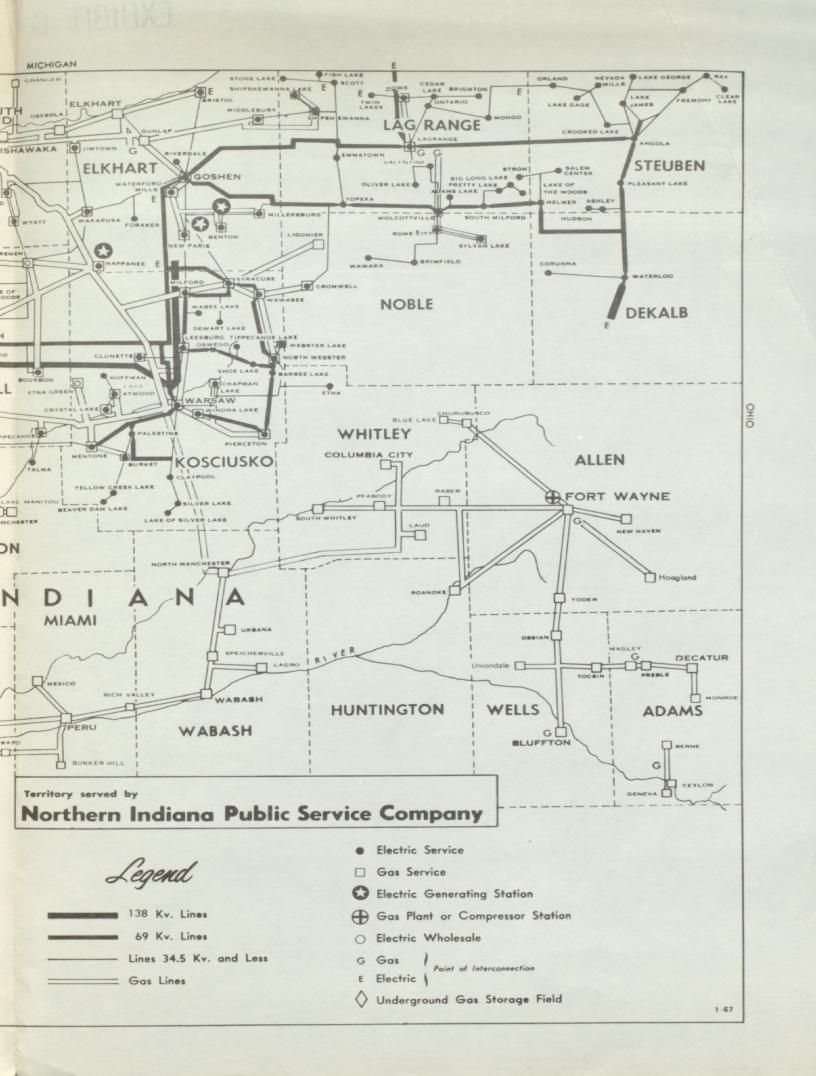
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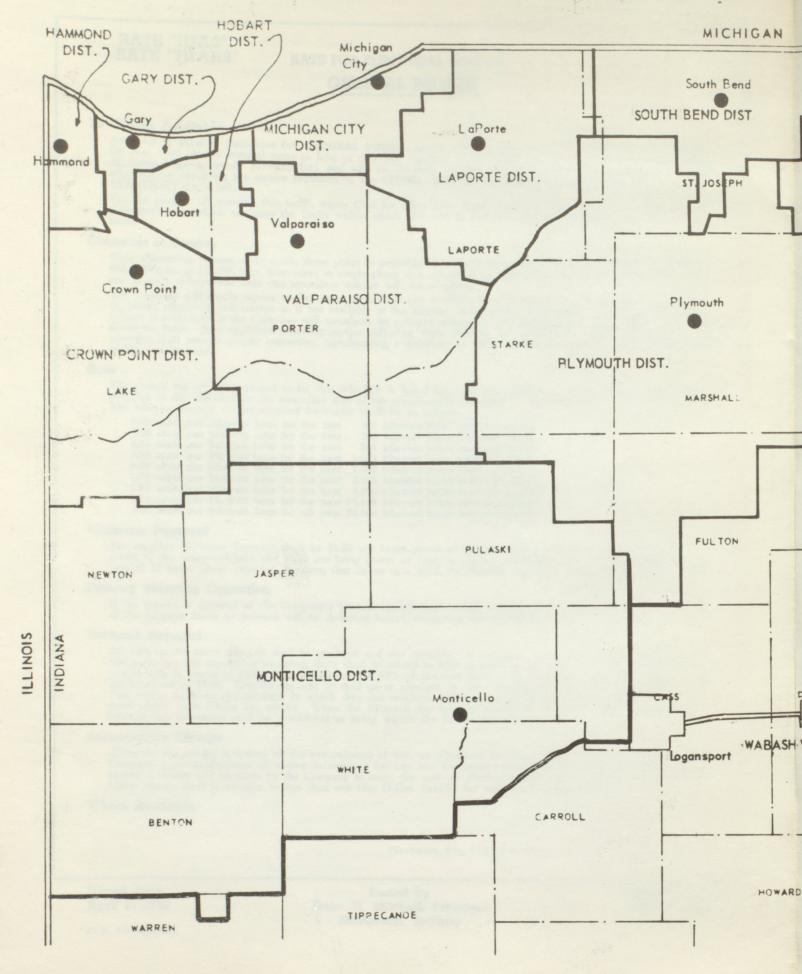
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Kingsbury	8-6	4,522	~	×	ж.	×	0	H				0				
LaSalte	C-3	3.064	ы	н	×	×	8	н		_	_	0	90			
Poteke	N-3	4,280	ă	Ħ	×	×	~	7	-	-	•	0				
Pigeon River	A-9	5,571	н	H	-	×	9	н				0				
Springs Valley	M-6	1,205	×	H		H	9	ч	200			0				
Tri-County	C-8	3,030	-	Н	•		0					0				
Willow Slough	D-3	8,360	-	ы			0	•				.0	100	1		
Winamac	C-5	4,113			•		0		700			0				ľ
	5 111	NG A	_									0	12.5			
Boones Pond	G-6	28	KE.	AS											-	h
Cypress Lake	L-8			ч			SHIP	100								r
		96														

INDIANA DEPARTMENT OF NATURAL RES RECREATION INFORMATION









RATE "IIIA3" RATE "IIIAR3"

RATE FOR ELECTRICAL SERVICE GENERAL POWER

To Whom Available

Available to POWER customers for GENERAL POWER service who regularly use the Company's service throughout the year (and also to seasonal users so long as they pay regularly each month of the year at least the monthly Minimum Payment herein provided for) and who are located on the Company's distribution lines suitable and adequate for supplying the service requested in the CITIES, TOWNS, COMMUNITIES, SUBURBAN or RURAL TERRITORY listed below.

For the purpose of applying this tariff, where filed for other than Rural Territory, the territory is defined by the Company's map which indicates the limits within which this rate is available, and said map is made a part of this tariff.

Character of Service

Only alternating current, sixty cycle, three phase is available at nominal voltages of 33,000, 11,500, 6,900, 4,000, 2,300, 460, 230 volts or 115-199 volts, four wire; or single phase at a voltage of approximately 115-230 volts, three wire. (Only one primary voltage and only one secondary voltage will be supplied.)

The Company will supply service to the extent of the capacity available from its electric supply lines, at such frequency, phase, regulation and voltage as it has available at the location where service is required, and, if transformation of voltage is requested by the Customer will transform its primary voltage to one standard secondary voltage as hereinabove set forth. Any applicant requiring service differing from that to be supplied by the Company as herein provided shall provide proper converting, transforming, regulating, or other equipment upon his own premises and at his own expense.

Rate

The charge for service rendered under this schedule is based upon the measurement of electric energy at the voltage supplied to the customer on the secondary side of the transformers furnished by the Company. The rate for electric energy supplied hereunder shall be as follows:

5.00 cents per kilowatt hour for the first
4.50 cents per kilowatt hour for the next
4.00 cents per kilowatt hour for the next
3.50 cents per kilowatt hour for the next
3.00 cents per kilowatt hour for the next
2.00 kilowatt hours used per month
3.00 cents per kilowatt hour for the next
2.00 kilowatt hours used per month
2.70 cents per kilowatt hour for the next
2.25 cents per kilowatt hour for the next
2.25 cents per kilowatt hour for the next
2.500 kilowatt hours used per month
2.15 cents per kilowatt hour for the next
2.00 kilowatt hours used per month
2.00 cents per kilowatt hour for the next
2.00 kilowatt hours used per month

Minimum Payment

The monthly Minimum Payment shall be \$1.00 per horse power or fraction thereof per month for the first 25 horse power of the connected load and \$0.50 per horse power or fraction thereof per month for all connected load in excess of 25 horse power provided, however, that in no case shall the Monthly Minimum Payment be less than \$2.50.

Primary Metering Correction

If the service is metered at the Company's primary supply line voltage of 2,300 volts or above, five per cent (5%) of the kilowatt hours so metered will be deducted before computing the charge for service.

Deferred Payment

All bills on the above schedule shall be rendered and due monthly. If not paid within fifteen days beginning with and including the day bill is rendered, there shall be added to bills of \$3.00 or less, 10% of the amount of the bill; and to bills in excess of \$3.00 there shall be added 10% of the first \$3.00 of the bill, plus 3% of the amount of the bill in excess of \$3.00. Remittances sent by mail on or previous to the fifteenth day, as evidenced by the U. S. Post Office mark on the envelope in which they are received, will be accepted by the Company as a tender of payment within such fifteen day period. When the fifteenth day falls on Sunday or any other legal holiday, the first business day thereafter shall be considered as being within the fifteen day period.

Reconnection Charge

Whenever the service is turned off for non-payment of bill, or whenever for any reason beyond the control of the Company a re-establishment of service is required by any one Customer more often than once in a twelve month period, a charge will be made by the Company to cover the which charge shall in no case be less than one One Dollar (\$1.00) for each such reconnection.

Where Available

(Cancelling Rate IIIA1 as included in Tariff P.S.C.I. No. E-....)

Rate	I	Ι	Ι	B	6	
Rate	I	I	I	B	R	6

OPTIONAL (Customer's Option)

P.S.C.I.	No.E-
Supplemen	nt No.

NORTHERN INDIANA PUBLIC SERVICE COMPANY RATE FOR ELECTRICAL SERVICE POWER INTERMITTENT OR SEASONAL BASIS

No. 1 of 2 Sheets

TO WHOM AVAILABLE

Available to POWER Customers for INTERMITTENT OR SEASONAL POWER service, who are located adjacent to the Company's distribution lines suitable and adequate for supplying the service requested in any of the CITIES, TOWNS, COMMUNITIES, SUBURBAN TERRITORY and RURAL TERRITORY listed at the end of this schedule.

For the purpose of applying this tariff, where filed for other than rural territory, the territory is defined by the Company's map which indicates the limits within which this rate is available, and said map is made a part of this tariff.

CHARACTER OF SERVICE

Only alternating current, sixty-cycle, three-phase is available at nominal voltages of 34,500, 12,000, 6,900, 4,000, 2,300, 460 or 230 volts; or single-phase at a nominal voltage of 115-230 volts, three wire. (Only one primary voltage and only one secondary voltage will be supplied.)

The Company will supply service to the extent of the capacity available from its electrical supply lines at such frequency, phase, regulation and voltage as it has available at the location where service is required, and, if transformation of voltage is requested by the Customer, will transform its primary voltage to one standard secondary voltage as hereinabove set forth. Any applicant requiring service differing from that to be supplied by the Company as herein provided shall provide proper converting, transforming, regulating, or other equipment upon his own premises and at his own expense.

CONTRACT FOR SERVICE

As a condition precedent to the Company supplying service under this schedule, the Customer shall enter into a written contract with the Company, the initial contract period being a period adequate to warrant the investment on the part of Company for the lines, transformers, and other equipment necessary to serve the Customer. No contract period shall be less than one year. In case the rates in effect under this schedule at the time of making any such contract are thereafter raised by authority of the Public Service Commission, the Customer under such contract shall have the right to discontinue the service at any time within 60 days from the date the rate increase becomes effective, upon giving the Company at least 10 days' written notice of his election so to do.

RATE

The charge for service rendered under this schedule is based upon the measurement of the electrical energy at the voltage supplied to the Customer on the secondary side of the transformers furnished by the Company.

The rates for electrical energy supplied hereunder shall be as follows:

		kilowatt						100	kilowatt	hours	used	per	month	
4.50¢	per	kilowatt	hour	for	the	next		200	kilowatt	hours	used	per	month	
4.00¢	per	kilowatt	hour	for	the	next		200	kilowatt	hours	used	per	month	
3.50¢	per	kilowatt	hour	for	the	next			kilowatt					
3.00¢	per	kilowatt	hour	for	the	next	1,	500	kilowatt	hours	used	per	month	
2.70¢	per	kilowatt	hour	for	the	next	2,	000	kilowatt	hours	used	per	month	
2.25¢	per	kilowatt	hour	for	the	next	5,	000	kilowatt	hours	used	per	month	
2.15¢	per	kilowatt	hour	for	the	next	25,	000	kilowatt	hours	used	per	month	
2.00€	per	kilowatt	hour	for	all	over	35,	000	kilowatt	hours	used	per	month	

ANNUAL MINIMUM PAYMENT

The Minimum Payment under this schedule shall be made for each calendar year during which service is rendered. The amount of the Annual Minimum Payment shall be determined by applying the following table of payments to the Required Electrical Capacity (as hereinafter defined):

\$90.00 per calendar year for the first 5 kilovolt-amperes or less of Required Electrical Capacity

18.00 per calendar year per kilovolt-ampere for the next 45 kilovolt-amperes of Required Electrical Capacity

12.00 per calendar year per kilovolt-ampere for all over 50 kilovolt-amperes of Required Electrical Capacity

Rate	I	I	I	B	6	
Rate	I	I	I	B	R	6

OPTIONAL (Customer's Option)

P.S.C.I.	No.	E	
Suppleme	nt No	0.	

NORTHERN INDIANA PUBLIC SERVICE COMPANY RATE FOR ELECTRICAL SERVICE POWER INTERMITTENT OR SEASONAL BASIS

No. 2 of 2 Sheets

ANNUAL MINIMUM PAYMENT (Continued)

The Annual Minimum Payment above provided for shall be payable during each calendar year in accordance with the following table:

At least 10% of the Annual Minimum Payment shall have been paid on or before the date the May service bill is due.

At least 25% of the Annual Minimum Payment shall have been paid on or before the date the June service bill is due.

At least 50% of the Annual Minimum Payment shall have been paid on or before the date the July service bill is due.

At least 75% of the Annual Minimum Payment shall have been paid on or before the date the August service bill is due.

At least 90% of the Annual Minimum Payment shall have been paid on or before the date the September service bill is due.

At least 100% of the Annual Minimum Payment shall have been paid on or before the date the October service bill is due.

In case the accumulated payments made by any Customer in any calendar year for electrical energy are at any time less than the Annual Minimum Payment then due as hereinabove set forth, then the Customer shall prepay for electrical energy to the extent necessary in order that his accumulated payments to date for that year will be the minimum amount then due as hereinabove provided. Such prepaid electrical energy may be used at any time before the end of the calendar year.

PRIMARY METERING CORRECTION

If the service is metered at the Company's primary supply line voltage of 2,300 volts or above, 5% of the kilowatt hours so metered will be deducted before computing the charge for service.

DEFERRED PAYMENT

All bills on the above schedule shall be rendered and due monthly. If not paid within fifteen days beginning with and including the day the bill is rendered, there shall be added to bills of \$3.00 or less, 10% of the amount of the bill; and to bills in excess of \$3.00 there shall be added 10% of the first \$3.00 of the bill, plus 3% of the amount of the bill in excess of \$3.00. Remittances sent by mail on or previous to the fifteenth day, as evidenced by the U.S. Post Office mark on the envelope in which they are received, will be accepted by the Company as a tender of payment within such fifteen day period. When the fifteenth day falls on Sunday or any other legal holiday, the first business day thereafter shall be considered as being within the fifteen-day period.

REQUIRED ELECTRICAL CAPACITY

The required electrical capacity shall be the kilovolt ampere capacity required to serve the Customer's load under maximum operating conditions and shall be subject to increase if a check of the Customer's load indicates an increase in requirement.

RECONNECTION CHARGE

Whenever the service is turned off for non-payment of bill, or whenever for any reason beyond the control of the Company a re-establishment of service is required by any one Customer more often than once in a twelve-month period, a charge will be made by the Company to cover the cost of discontinuance and re-establishment of service, which charge shall in no case be less than \$1.00 for each such reconnection.

WHERE AVAILABLE

Issued By Dean H. Mitchell, President Hammond, Indiana

Issued Date

NORTHERN INDIANA PUBLIC SERVICE COMPANY RATE FOR ELECTRICAL SERVICE COMMERCIAL LIGHT AND/OR POWER

TO WHOM AVAILABLE

Available to COMMERCIAL customers for LIGHT and/or POWER service who are located on the Company's distribution lines suitable and adequate for supplying the service requested.

CHARACTER OF SERVICE

The Company will supply service from its electrical supply lines at only such frequency, phase, regulation, and primary voltage as it has available in the location where service is required, and, if transformation of voltage is desired by the customer, will transform its primary voltage to one standard secondary voltage.

When both light and power are taken by the customer under this schedule through separate meters the readings of such meters will not be combined, but will be computed separately under this schedule for each meter supplied. When the customer desires combined metering of the light and power circuits, the customer shall provide upon his own premises and at his own expense the proper insulating transformers, regulators, and other equipment necessary to take lighting from the power service. Such lighting load shall be balanced between phases, if in the judgment of the Company such balancing is necessary. The Company will not be obligated to give closer voltage regulation under such conditions than that provided for its power service.

RATE

Rates charged for service rendered under this schedule are based upon the measurement of the electrical energy at the voltage supplied to the customer on the secondary side of the transformers furnished by the

The rates for electrical energy supplied hereunder shall be as follows:

Two Part: Demand Payment and Energy Payment being added.

\$9.50 for the first 5 kilowatts or less of Maximum Demand per month

1.90 per kilowatt per month for all over 5 kilowatts of Maximum Demand per month

- 3.0 cents per kilowatt hour for the first 500 kilowatt hours used per month 2.5 cents per kilowatt hour for the next 1,500 kilowatt hours used per month
 2.0 cents per kilowatt hour for the next 3,000 kilowatt hours used per month
 1.5 cents per kilowatt hour for all over 5,000 kilowatt hours used per month

MONTHLY MINIMUM PAYMENT

The Monthly Minimum Payment shall be the Demand Payment applicable to 60% of the highest Demand created by the customer during the immediately preceding eleven-month period, plus the energy used in the current month as determined by the energy schedule above.

DETERMINATION OF AMOUNT OF ELECTRICAL SERVICE SUPPLIED

The electrical service to be supplied under this rate shall be measured, as to Maximum Demand and Energy Consumption, by suitable meters to be installed by the Company.

DETERMINATION OF MAXIMUM DEMAND

Customer's maximum demand in any month shall be determined by maximum demand instruments. The maximum demand of electric energy supplied in any month shall be taken as the highest average load in kilowatts occurring during any 15 consecutive minutes of the month; provided, however, that if such load shall be less than 50% of the maximum momentary demand in kilowatts, then the maximum demand shall be taken at 50% of such maximum momentary demand.

PRIMARY METERING CORRECTION

If the service is metered at the Company's primary supply line voltage of 2,300 volts or above, 3% of the kilowatt hours so metered will be deducted before computing the Energy Payment.

DEFERRED PAYMENT

All bills on the above schedule shall be rendered and due monthly. If not paid within fifteen days beginning with and including the day the bill is rendered, there shall be added to bills of \$3.00 or less, 10% of the amount of the bill; and to bills in excess of \$3.00 there shall be added 10% of the first \$3.00 of the bill, plus 3% of the amount of the bill in excess of \$3.00, but no addition to exceed \$10.00. Remittances sent by mail on or previous to the fifteenth day, as evidenced by the U. S. Post Office mark on the envelope in which they are received, will be accepted by the Company as a tender of payment within such fifteen-day period. When the fifteenth day falls on Sunday or any other legal holiday, the first business day thereafter shall be considered as being within the fifteen-day period.

WHERE AVAILABLE

ALL TERRITORY FURNISHED ELECTRIC SERVICE

CANCELLATION

Cancelling Rates IIC13-IIIC13 and IIC15-IIIC15 of Tariff P. S. C. I. No. E-2.

Issued Date

November 1, 1966

Dean H. Mitchell, President Hammond, Indiana

Effective Date

December 1, 1966

NORTHERN INDIANA PUBLIC SERVICE COMPANY RATE FOR ELECTRIC SERVICE COMMERCIAL AND INDUSTRIAL LIGHT AND POWER

No. 1 of 3 Sheets

TO WHOM AVAILABLE

Available to COMMERCIAL and INDUSTRIAL Customers for LIGHT and POWER service, who are located on the Company's electric supply lines suitable and adequate for supplying the service requested.

CHARACTER OF SERVICE

The Company will supply service to the extent of the capacity available from its electric supply lines, at such frequency, phase, regulation and primary voltage as it has available at the location where service is required. Any applicant requiring service differing from that to be supplied by the Company as herein provided shall provide proper converting, transforming, regulating, or other equipment upon his own premises and at his own expense.

The Customer will supply in accordance with plans and specifications furnished by the Company and at a mutually agreed upon location on the Customer's property, suitable buildings, structures, and foundations to house and support any protecting, switching, relaying, or metering equipment that may be supplied by the Company.

The Company shall not supply demands in excess of 25,000 kilowatts under this schedule.

RATE

The electric service and energy supplied hereunder shall be billed under a two-part rate consisting of a Demand Payment plus an Energy Payment. Subject to the adjustments herein provided, said rate is as follows:

Demand Payment

\$92.50 per month for the first 50 kilowatts or less of Billing Demand per month

1.35 per kilowatt per month for the next 50 kilowatts of Billing Demand per month 1.25 per kilowatt per month for all over 100 kilowatts of Billing Demand per month

Energy Payment

3.000 cents per kilowatt hour for the first 5,000 kilowatt hours used per month

2.000 cents per kilowatt hour for the next 5,000 kilowatt hours used per month

1.200 cents per kilowatt hour for the next 10,000 kilowatt hours used per month 1.065 cents per kilowatt hour for the next 30,000 kilowatt hours used per month

.965 cents per kilowatt hour for the next 700,000 kilowatt hours used per month

.835 cents per kilowatt hour for all over 750,000 kilowatt hours used per month

MONTHLY MINIMUM PAYMENT

The Customer's Monthly Minimum Payment under this rate shall be equivalent to the Monthly Demand Payment applicable to 80% of the highest Billing Demand of the previous twelve months, provided however, that in no case shall the Monthly Demand Payment be less than \$92.50, and provided further that in the case of an Industrial Customer requiring capacity of 3,000 kilowatts or more, in consideration of the obligation of the Company to provide the necessary capacity to supply such customer the Customer's Monthly Minimum Payment shall be the amount determined by applying a rate of \$2.00 per kilowatt to the Customer's estimated requirements as stated in the contract.

DETERMINATION OF AMOUNT OF ELECTRIC SERVICE SUPPLIED

The electric service to be supplied under this rate shall be measured, as to Maximum Demand, Electric Energy and Power Factor, by suitable meters to be installed by the Company.

ADJUSTMENT OF ENERGY CHARGES FOR COST OF FUEL

The above Energy Payment shall be adjusted for the cost of fuel in accordance with the provisions of Rule 39 of the Company's General Rules and Regulations applicable to Electric Service.

DETERMINATION OF MAXIMUM DEMAND

Customer's maximum demand in any month shall be determined by maximum demand instruments. The maximum demand of electric energy supplied in any month shall be taken as the highest average load in kilowatts occuring during any 30 consecutive minutes of the month; provided, however, that if such load shall be less than 50% of the maximum momentary demand in kilowatts, then the maximum demand shall be taken at 50% of such maximum momentary demand.

NORTHERN INDIANA PUBLIC SERVICE COMPANY RATE FOR ELECTRIC SERVICE COMMERCIAL AND INDUSTRIAL LIGHT AND POWER

No. 2 of 3 Sheets

DETERMINATION OF AVERAGE POWER FACTOR

The Average Power Factor for the month shall be determined by computation from the registration of a watthour meter, and a reactive volt-ampere-hour meter, by dividing the registration of the watthour meter by the square root of the sum of the square of the registration of the watthour meter and the square of the registration of the reactive volt-ampere-hour meter. If the Power Factor is leading during any interval of time, it shall be considered to be unity during such interval of time.

Metering of power factor for loads of new customers for their initial three month period under this rate, and for customers requiring less than 300 kilowatts regularly, may, at the option of the Company, be omitted; in which case the power factor of the customer shall be considered to be within the range of 80% lagging to 90% lagging.

DETERMINATION OF BILLING DEMAND

The service supplied by the Company shall be taken by the Customer whenever possible at an Average Power Factor of not less than 80% lagging. The Billing Demand for the month shall be determined as follows: (1) If the Average Power Factor for the month is within the range of 80% lagging to 90% lagging, the maximum demand for the month shall be the Billing Demand; (2) If the Average Power Factor for the month is less than 80% lagging, the Billing Demand for the month shall be the maximum demand increased at the rate of 1% for each 1% the Average Power Factor is below 80% lagging; (3) If the Average Power Factor for the month is more than 90% lagging, then the Billing Demand for the month shall be the maximum demand decreased at the rate of 1% for each 1% the Average Power Factor is above 90% lagging. The minimum Billing Demand under this schedule shall be 50 kilowatts.

DEDUCTIONS

- 1. Deduction for Load Factor: If the energy in kilowatt hours for any month exceeds the product of 200 multiplied by the number of kilowatts constituting the Billing Demand for that month, then there shall be deducted from the Energy Payment three-tenths cents (0.3¢) per kilowatt hour for such excess kilowatt hours.
- 2. Deduction for Customer Owned Transformers: If the service is taken by the Customer at his property line and at the Company's primary supply line voltage of 11,500 volts or above, the Customer supplying and maintaining all high tension and transforming equipment installed on his premises, a discount of 10% will be made on the monthly Demand Payment.
- 3. Deduction for Primary Metering: If, at the Company's option and in its sole discretion, the service is metered at the Company's primary supply line voltage of 2,300 volts or above, 5% of the kilowatt hours so metered will be deducted before computing the Energy Payment.

GENERAL TERMS AND CONDITIONS OF SERVICE

1. Contract

Any Customer requesting service under this rate shall enter into a written contract for an initial period of not less than one year, provided, however, that an Industrial Customer requiring capacity of 3,000 kilowatts or more, shall enter into a written contract for an initial term of not less than five years, and such contract shall continue from year to year thereafter unless cancelled by either party giving to the other 60 days' prior written notice of the termination of such contract at the end of the initial period of any yearly period thereafter.

In such contract it shall be proper to include such provisions, if any, as may be agreed upon between the Company and the Customer with respect to special terms and conditions under which service is to be furnished hereunder, including but not limited to, amount of electrical capacity to be supplied, voltage to be supplied, and facilities to be provided by each party.

2. Interruption or Curtailment of Service

The Demand Charges will not be reduced for any billing month because of any interruption, suspension, reduction or curtailment of the delivery of electric energy, except in the event it shall be due to, occasioned by, or in consequence of, a strike or strikes of employes or workmen of the Company, differences between the Company and its employes or workmen, inability of the Company to secure cars, coal, fuel or other material, supplies or equipment, breakage or failure of the Company's machinery, generating equipment, electrical lines or equipment, federal, state or other governmental laws, orders, decrees, restraints or regulations, when, in any such event, the Demand Charge shall be reduced for such billing month in an amount determined as follows:

NORTHERN INDIANA PUBLIC SERVICE COMPANY RATE FOR ELECTRIC SERVICE COMMERCIAL AND INDUSTRIAL LIGHT AND POWER

No. 3 of 3 Sheets

- (a) With respect to reductions or curtailments of the delivery of electric energy below the Billing Demand established during the immediately preceding billing month, in the proportion that the reduction or curtailment in kilowatts multiplied by the number of hours such reduction or curtailment was in force, bears to the Billing Demand established during the immediately preceding billing month multiplied by the number of hours in the billing month, but excluding reductions or curtailments during such month not aggregating more than eight (8) hours in length; and
- (b) With respect to interruptions and suspensions of the delivery of electric energy, in the proportion that the length of time of all such service interruptions and suspensions during the billing month bears to the total number of hours in the billing month, but excluding interruptions during such month not aggregating more than eight (8) hours in length, and also excluding scheduled interruptions.

The Company reserves the right to interrupt service at any time when necessary to make emergency repairs. For the purpose of making other than emergency repairs or extensions to its lines, the Company reserves the right to cut off the Customer's supply of electric energy for four (4) consecutive hours on any Sunday, or such other day or days as may be agreed to by the Customer and the Company, provided forty-eight (48) hours notification previous to the hour of cut-off is given the Customer of such intention, such interruptions being scheduled interruptions referred to above.

3. Additional Load

The Customer shall notify the Company in writing of any substantial additions to or alterations in the equipment to be supplied with electric energy by the Company and such additions or alterations shall not be connected to the system supplied with electric energy by the Company until such notice shall have been given by the Customer and received by the Company.

4. Discontinuance of Service

The Company shall have the right to cut off and discontinue the supply of electric energy and remove its metering equipment and other property when any bill is in arrears, overdue or in default, or upon violation by the Customer of any of the terms or conditions of the contract.

5. Rules and Regulations

The Company's General Rules and Regulations applicable to Electric Service are applicable to service supplied hereunder.

6. Force Majeure

The Company will use reasonable diligence to provide a regular and uninterrupted supply of electric energy but does not guarantee such supply. Neither the Company nor the Customer shall be liable to the other for damages caused by the interruption, suspension, reduction or curtailment of the delivery of electric energy hereunder due to, occasioned by or in consequence of, any of the following causes or contingencies, viz: acts of God, the elements, storms, hurricanes, tornadoes, cyclones, sleet, floods, lightning, earthquakes, landslides, washouts or other revulsions of nature, epidemics, accidents, fires, collisions, explosions, strikes, lockouts, differences with workmen or other industrial disturbances, vandalism, sabotage, riots, inability to secure cars, coal, fuel, or other materials, supplies or equipment, breakage or failure of machinery, generating equipment, electrical lines or equipment, wars, insurrections, blockades, acts of the public enemy, arrests and restraints of rulers and people, civil disturbances, federal, state or other governmental laws, orders, decrees, restraints or regulations, and any other causes or contingencies not within the control of the party whose performance is interfered with, whether of the kind herein enumerated or otherwise. Settlement of strikes and lockouts shall be wholly within the discretion of the party having the difficulty. Such causes or countingencies affecting performance shall not relieve the Company or Customer of liability in the event of its concurring negligence or in the event of failure of either to use due diligence to remedy the situation and remove the cause in an adequate manner and with all reasonable dispatch, nor shall such causes or contingencies or any thereof relieve either from its obligation to pay amounts due hereunder or to pay Demand Charges or Minimum Bills accruing during such interruption or suspension of service.

WHERE AVAILABLE

ALL TERRITORY FURNISHED ELECTRIC SERVICE (Cancelling Present Rates IIIC19, IIIC20, and IIIC22 where effective)

Issued Date

Issued By
Dean H. Mitchell, President
Hammond, Indiana

P.S.C.I. NO. G-Supplement No.

NORTHERN INDIANA PUBLIC SERVICE COMPANY

RATE FOR GAS SERVICE COMMERCIAL AND INDUSTRIAL

TO WHOM AVAILABLE

Available to COMMERCIAL and INDUSTRIAL Customers for GENERAL service who regularly use the Gompany's service throughout the year (and also to seasonal users so long as they pay regularly each month of the year at least the monthly Minimum Payment herein provided for) and who are located on the Company's distribution mains suitable and adequate for supplying the service requested in the CITIES, TOWNS, COMMUNITIES, SUBURBAN TERRITORY or RURAL TERRITORY listed below.

CHARACTER OF SERVICE

This rate applies only to gas having a monthly average total heating value of approximately 1,000 British thermal units per cubic foot.

RATE

\$10.00 for the first 5,000 cubic feet or less used per month

- 16 cents per 100 cubic feet for the next 5,000 cubic feet used per month
- 12 cents per 100 cubic feet for the next 10,000 cubic feet used per month
- 10 cents per 100 cubic feet for the next 80,000 cubic feet used per month
- 9 cents per 100 cubic feet for all over 100,000 cubic feet used per month

MINIMUM PAYMENT

The Customer's Minimum Payment under this rate shall be \$10.00 per meter per month.

DEFERRED PAYMENT

All bills on the above schedule shall be rendered and due monthly. If not paid within fifteen days beginning with and including the day the bill is rendered, there shall be added to bills of \$3.00 or less, 10% of the amount of the bill; and to bills in excess of \$3.00 there shall be added 10% of the first \$3.00 of the bill, plus 3% of the amount of the bill in excess of \$3.00. Remittances sent by mail on or previous to the fifteenth day, as evidenced by the U.S. Post Office mark on the envelope in which they are received, will be accepted by the Company as a tender of payment within such fifteen day period. When the fifteenth day falls on Sunday or any other legal holiday, the first business day thereafter shall be considered as being within the fifteen day period.

RECONNECTION CHARGE

Whenever the service is turned off for non-payment of bill, or whenever for any reason beyond the control of the Company a re-establishment of service is required by any one Customer more often than once in a twelve month period, a charge of \$1.00 will be made by the Company to cover a part of the cost of discontinuance and re-establishment of service.

WHERE AVAILABLE

Issued Date

Issued By
Dean H. Mitchell, President
Hammond, Indiana

NORTHERN INDIANA PUBLIC SERVICE COMPANY

RATE FOR GAS SERVICE COMMERCIAL AND INDUSTRIAL

TO WHOM AVAILABLE

Available to COMMERCIAL and INDUSTRIAL Customers for GENERAL service who regularly use the Company's service throughout the year (and also to seasonal users so long as they pay regularly each month of the year at least the monthly Minimum Payment herein provided for) and who are located on the Company's distribution mains suitable and adequate for supplying the service requested in the CITIES, TOWNS, COMMUNITIES, SUBURBAN TERRITORY or RURAL TERRITORY listed below.

CHARACTER OF SERVICE

This rate applies only to gas having a monthly average total heating value of approximately 1,000 British thermal units per cubic foot.

RATE

- 25.0 cents per 100 cubic feet for the first 1,000 cubic feet used per month 18.0 cents per 100 cubic feet for the next 1,000 cubic feet used per month
- 15.5 cents per 100 cubic feet for the next 1,000 cubic feet used per month
- 15.0 cents per 100 cubic feet for all over 3,000 cubic feet used per month

MINIMUM PAYMENT

The Customer's Minimum Payment under this rate shall be \$1.00 per meter per month.

DEFERRED PAYMENT

All bills on the above schedule shall be rendered and due monthly. If not paid within fifteen days beginning with and including the day the bill is rendered, there shall be added to bills of \$3.00 or less, 10% of the amount of the bill; and to bills in excess of \$3.00, there shall be added 10% of the first \$3.00 of the bill, plus 3% of the amount of the bill in excess of \$3.00. Remittances sent by mail on or previous to the fifteenth day, as evidenced by the U.S. Post Office mark on the envelope in which they are received, will be accepted by the Company as a tender of payment within such fifteen-day period. When the fifteenth day falls on Sunday or any other legal holiday, the first business day thereafter shall be considered as being within the fifteen-day period.

RECONNECTION CHARGE

Whenever the service is turned off for non-payment of bill, or whenever for any reason beyond the control of the Company a re-establishment of service is required by any one Customer more often than once in a twelve month period, a charge of \$1.00 will be made by the Company to cover a part of the cost of discontinuance and re-establishment of service.

WHERE AVAILABLE

Issued Date

Issued By

Dean H. Mitchell, President

Hammond, Indiana

Rate	137	-237
------	-----	------

(Rev. 2-65)

	S.	C	.I.	No		G-	
Sin	nn	le	me	nt	N	0.	

February 15, 1965

NORTHERN INDIANA PUBLIC SERVICE COMPANY RATE FOR GAS SERVICE COMMERCIAL AND INDUSTRIAL SPACEHEATING

TO WHOM AVAILABLE

Available to COMMERCIAL AND INDUSTRIAL Customers for SPACEHEATING service who are located on the Company's distribution mains suitable and adequate for supplying the service requested in the CITIES, TOWNS, COMMUNITIES, SUBURBAN TERRITORY or RURAL TERRITORY listed below.

For the purpose of applying this tariff, a spaceheating Customer is defined as a Customer who, in addition to other general uses of gas, if any, regularly uses and depends for spaceheating service solely upon a gas-fired central heating plant or other gas-fired spaceheating equipment and takes all such gas service through one meter.

CHARACTER OF SERVICE

This rate applies only to gas having a monthly average total heating value of approximately 1,000 British thermal units per cubic foot.

RATE

- 25.0 cents per 100 cubic feet for the first 1,000 cubic feet used per month
- 18.0 cents per 100 cubic feet for the next 1,000 cubic feet used per month 15.5 cents per 100 cubic feet for the next 1,000 cubic feet used per month
- 12.0 cents per 100 cubic feet for the next 3,000 cubic feet used per month 8.0 cents per 100 cubic feet for all over 6,000 cubic feet used per month

MINIMUM PAYMENT

The Customer's Minimum Payment under this rate shall be \$1.00 per meter per month.

DEFERRED PAYMENT

All bills on the above schedule shall be rendered and due monthly. If not paid within fifteen days beginning with and including the day the bill is rendered, there shall be added to bills of \$3.00 or less, 10% of the amount of the bill; and to bills in excess of \$3.00 there shall be added 10% of the first \$3.00 of the bill, plus 3% of the amount of the bill in excess of \$3.00. Remittances sent by mail on or previous to the fifteenth day, as evidenced by the U.S. Post Office mark on the envelope in which they are received, will be accepted by the Company as a tender of payment within such fifteen-day period. When the fifteenth day falls on Sunday or any other legal holiday, the first business day thereafter shall be considered as being within the fifteen-day period.

RECONNECTION CHARGE

Whenever the service is turned off for non-payment of bill, or whenever for any reason beyond the control of the Company a re-establishment of service is required by any one Customer more often than once in a twelve-month period, a charge of \$1.00 will be made by the Company to cover a part of the cost of discontinuance and re-establishment of service.

WHERE AVAILABLE

January 15, 1965

CANCELLATION	
Cancelling Rate 137, P.S.C.I.No. G- Cancelling Rate 237, P.S.C.I.No. G- Supplement No.	ò
Issued Date Issued By	Effective Date
Dean H. Mitchell, Preside	nt February 15 1965

Hammond, Indiana

P.S.C.I.	No.	G-	
Suppleme	ent N	0.	

NORTHERN INDIANA PUBLIC SERVICE COMPANY RATE FOR GAS SERVICE COMMERCIAL AND INDUSTRIAL UNDER RULE 32 PROVISIONS

(SPACEHEATING AND/OR WATERHEATING WHERE GAS IS USED IN COMBINATION WITH A STANDBY FUEL FOR PEAK LOAD RELIEF)

TO WHOM AVAILABLE

Available to COMMERCIAL and INDUSTRIAL SPACEHEATING and/or WATERHEATING Customers, upon entering into a written contract; provided, however, that such gas consuming equipment shall be located at a point adjacent to one of the Company's gas mains where it has a sufficient supply for the service to be furnished hereunder, in the CITIES, TOWNS, COMMUNITIES or SUBURBAN TERRITORY listed below.

CHARACTER OF SERVICE

The gas supplied under this rate shall be Natural Gas, or a mixture of Natural Gas and other gases, depending on the Company's supply as available at the Customer's location, and having an average heating value of approximately 1,000 British thermal units per cubic foot.

When required by the Company, the Customer will supply a suitable fire-proof building or fire-proof room within a building on the Customer's premises at or near the property line in accordance with plans and specifications furnished by the Company. Such building will house the meters, regulators and other equipment to be installed by the Company for determining the volume of gas delivered to the Customer. Such building is to be well ventilated and provided with heat and electric light, if so specified by the Company.

Service under this rate schedule shall be available under the terms and provisions of Rule 32 of the Company's General Rules and Regulations Applicable to Gas Service.

RATE

The rate for gas delivered hereunder is as follows:

 6ϕ per 100 cubic feet for the first 35,000,000 cubic feet used per year, and 5ϕ per 100 cubic feet for all over 35,000,000 cubic feet used per year

For the purpose hereof, the yearly period shall be the 12 month initial period as specified in the service contract, with annual anniversaries thereafter.

MINIMUM PAYMENT

None, except where applicable due to extension costs.

DEFERRED PAYMENT

All bills on the above schedule shall be rendered and due monthly. If not paid within fifteen days beginning with and including the day the bill is rendered, there shall be added to bills of \$3.00 or less, 10% of the amount of the bill; and to bills in excess of \$3.00 there shall be added 10% of the first \$3.00 of the bill, plus 3% of the amount of the bill in excess of \$3.00. Remittances sent by mail on or previous to the fifteenth day, as evidenced by the U.S. Post Office mark on the envelope in which they are received, will be accepted by the Company as a tender of payment within such fifteen-day period. When the fifteenth day falls on Sunday or any other legal holiday, the first business day thereafter shall be considered as being within the fifteen-day period.

CONTRACT FOR SERVICE

The contract entered into between the Company and a customer hereunder shall continue for a fixed period of one or more years from the date thereof, such number of years to be agreed upon by the Company and the customer, and from year to year thereafter, subject to the right of either party to terminate the same at the end of such agreed period or of any such year to year extension thereof by written notice to the other given not less than 60 days prior to the date of such intended termination, but the obligation of the Company hereunder shall in no event extend beyond the termination of the initial term or of the then current renewal term at the time said written notice of termination is given. It shall be proper for the Company and any Customer applying for and receiving service hereunder to specify in said contract such provisions as may be agreed upon between the Company and the Customer with respect to the Customer's obligation to use gas whenever the same is made available to Customer by the Company and with respect to Customer's equipment that is to be supplied with the gas service furnished hereunder, and the maximum obligation of the Company to supply during the period gas is served. The prices herein quoted, and the period to which the said prices apply, relate essentially to gas service supplied during off-peak periods, such gas becoming available to the Company during such off-peak periods, and the Company shall enter into contracts only to such extent, in the Company's sole determination, as can be served from the supply available during such periods,

The equipment served hereunder must be on a meter separate from any other gas consuming equipment, and will be billed separately and independently of any other usage of the Customer.

WHERE AVAILABLE

Issued Date

Issued By
Dean H. Mitchell, President
Hammond, Indiana

Rate 173
Rate 273 OPTIONAL (Customer's Option)
(Revised 12-1-65)

NORTHERN INDIANA PUBLIC SERVICE COMPANY RATE FOR GAS SERVICE COMMERCIAL AND INDUSTRIAL

No. 1 of 4 Sheets

TO WHOM AVAILABLE

Available to COMMERCIAL and INDUSTRIAL Customers for GENERAL service upon entering into a written contract for gas service in accordance with this rate schedule, and who are located on the Company's distribution mains suitable and adequate for supplying the service requested in the CITIES, TOWNS, COMMUNITIES or SUBURBAN TERRITORY listed below.

CHARACTER OF SERVICE

The gas supplied under this rate shall be Natural Gas as received from the Company's suppliers having a monthly average total heating value of approximately 1,000 British thermal units per cubic foot.

RATE

72 cents per MCF for the first 1,000 MCF used per month 62 cents per MCF for the next 2,000 MCF used per month 57 cents per MCF for the next 3,000 MCF used per month 48 cents per MCF for the next 6,000 MCF used per month

46 cents per MCF for all over 12,000 MCF used per month

MINIMUM PAYMENT

The Customer's Minimum Payment under this rate shall be \$150.00 per month, provided however, that in the case of any Customer requiring in excess of 300 MCF per day, in consideration of the obligation of the Company to provide the necessary service to supply such Customer, the Minimum Monthly Payment to the Company shall be the amount determined by applying the rate of \$3.70 per MCF to the highest Maximum Daily Demand created by the Customer during the immediately preceding 11-month period.

CORRECTION OF METERED QUANTITIES FOR BILLING PURPOSES

The unit of volume for the purposes of billing under this schedule shall be one cubic foot of gas at a temperature of 60°F, at an absolute pressure of 14.65 pounds per square inch, and having an average total heating value of 1,000 British thermal units (B.t.u.). For billing purposes, any maximum demand and commodity quantities as metered and corrected for temperature and pressure conditions, shall for B.t.u. value be corrected by multiplying by the average heating value per cubic foot of the gas, as determined for the latest monthly period available, and dividing by 1,000.

NORTHERN INDIANA PUBLIC SERVICE COMPANY RATE FOR GAS SERVICE COMMERCIAL AND INDUSTRIAL

No. 2 of 4 Sheets

DEFERRED PAYMENT

All bills on the above schedule shall be rendered and due monthly. If not paid within fifteen days beginning with and including the day the bill is rendered, there shall be added 3% of the amount of the bill. Remittances sent by mail on or previous to the fifteenth day, as evidenced by the U.S. Post Office mark on the envelope in which they are received, will be accepted by the Company as a tender of payment within such fifteen-day period. When the fifteenth day falls on Sunday or any other legal holiday, the first business day thereafter shall be considered as being within the fifteen-day period.

GENERAL TERMS AND CONDITIONS OF SERVICE

1. Contract

Any Customer requesting service under this rate shall enter into a written contract for an initial period of not less than one year, provided, however, that any customer requiring in excess of 300 MCF per day, shall enter into a written contract for an initial term of not less than five years, and such contract shall continue from year to year thereafter unless cancelled by either party giving to the other 60 days' prior written notice of the termination of such contract at the end of the initial period or any yearly period thereafter.

2. Interruption or Curtailment of Service

The minimum bill shall not be reduced for any billing month because of any interruption, suspension, reduction or curtailment of the delivery of gas except in the event it shall be due to, occasioned by, or in consequence of, a default of the Company, a strike or strikes of employes or workmen of the Company, differences between the Company and its employes or workmen, inability of the Company to secure gas or other material, supplies or equipment, failure of the gas supply, or curtailment or diminution of gas deliveries to the Company by its supplier or suppliers, breakage or failure of the Company's machinery, equipment, compressors, mains, pipes, delivery lines, storage or delivery facilities, federal, state or other governmental laws, orders, decrees, restraints, or regulations applicable to the operations of the Company when, in any such event, if the Company does not supply and deliver gas in sufficient quantity that the bill therefor calculated at the applicable rate is at least equal to the minimum monthly payment hereunder, then the Customer's minimum payment for such month shall be the amount computed by applying the above rate to the volume of gas actually delivered during the month.

Rate 173
Rate 273 OPTIONAL (Customer's Option)
(Revised 12-1-65)

NORTHERN INDIANA PUBLIC SERVICE COMPANY RATE FOR GAS SERVICE COMMERCIAL AND INDUSTRIAL

No. 3 of 4 Sheets

GENERAL TERMS AND CONDITIONS OF SERVICE (continued)

3. Metering

Gas service furnished hereunder shall be measured as to maximum daily demand and volume by meters to be installed by the Company.

When required by the Company, the Customer shall supply a fire-proof building, or fire-proof room within a building, on the Customer's premises, in accordance with plans and specifications to be furnished by the Company. Such building or room is to house the meters, regulators and any other equipment to be installed by the Company for determining the amount of gas delivered to the Customer. Such building or room is to be well ventilated and provided by the Customer with heat, electric light, and such power as required by the Company for metering purposes.

4. Definitions

The term "day" shall mean a period of twenty-four consecutive hours, beginning and ending at 12:00 Noon, Central Standard Time.

The term "cubic foot" shall mean the volume of gas which occupies one cubic foot when such gas is at a temperature of 60 degrees Fahrenheit, and at a pressure of 14.65 pounds per square inch absolute.

The term 'MCF" shall mean 1,000 cubic feet of gas.

The term "British thermal unit" shall mean the amount of heat required to raise the temperature of one pound of water 1 degree Fahrenheit at 60 degrees Fahrenheit.

The term 'Maximum Daily Demand' shall mean the maximum quantity of Gas delivered to the customer during any day in the billing month.

Rules and Regulations

The Company's General Rules and Regulations applicable to Gas Service are applicable to service supplied hereunder.

6. Force Majeure

The Company will use reasonable diligence to provide a regular and uninterrupted supply of gas but does not guarantee such supply. Neither the Company nor the Customer shall be liable to the other for damages caused by the interruption, suspension, reduction or curtailment of the delivery of gas hereunder due to, occasioned by, or in consequence of,

NORTHERN INDIANA PUBLIC SERVICE COMPANY RATE FOR GAS SERVICE COMMERCIAL AND INDUSTRIAL

No. 4 of 4 Sheets

GENERAL TERMS AND CONDITIONS OF SERVICE (continued)

6. Force Majeure (continued)

any of the following causes or contingencies, viz: Acts of God, the elements, storms, hurricanes, tornadoes, cyclones, sleet, floods, lightning, earthquakes, landslides, washouts or other revulsions of nature, epidemics, accidents, fires, collisions, explosions, strikes, lockouts, differences with workmen or other industrial disturbances, vandalism, sabotage, riots, inability to secure cars, oil, coal, fuel or other materials, supplies or equipment, breakage or failure of machinery, equipment, compressors, mains, pipes, delivery lines, storage or delivery facilities, wars, insurrections, blockades, acts of the public enemy, arrests and restraints of rulers and people, civil disturbances, federal, state or other governmental laws, orders, decrees, restraints or regulations, the Company's inability to secure natural gas, or failure of the natural gas supply, or curtailment or diminution of natural gas deliveries to the Company by its supplier and any other causes or contingencies not within the control of the party whose performance is interfered with, whether of the kind herein enumerated or otherwise. Settlement of strikes and lockouts shall be wholly within the discretion of the party having the difficulty. Such causes or contingencies affecting performance shall not relieve the Company or Customer of liability in the event of its concurring negligence or in the event of failure of either to use due diligence to remedy the situation and remove the cause in an adequate manner and with all reasonable dispatch, nor shall such causes or contingencies or any thereof relieve either from its obligation to pay amounts due hereunder or to pay Demand Charges or Minimum Bills accruing during such interruption or suspension of service, except as provided in Section 2 above.

WHERE AVAILABLE

See Index

CANCELLATION

Cancelling Rate 173-273, P.S.C.I. No. G-2

Issued Date

Issued By
Dean H. Mitchell, President
Hammond, Indiana

Effective Date

November 1, 1965 Hammond, Indiana December 1, 1965

GENERAL TELEPHONE COMPANY

OF INDIANA. INC. 624 W 3rd Hobart, Indiana 46342

SCHEDULE OF RATES

EAST GARY, INDIANA

CLASS OF SER	MONTHLY RATE	
Business	One Party PBX Trunks Semi-Public Coin Telephone Extension Telephones PBX Stations	17.90 26.85 21.00 1.75 1.75
Residence	One Party Two Party Extension Telephones	7.30 6.30 1.00
INSTALLATION	CHARGES	
Business	Main Station (Primary Service) Business or PBX trunks, each Extension or PBX Stations, each, and move or change charge	10.00
Residence	Main Stations (Primary Service) and extension install on new order or moves to new address Extensions installed, moved or changed	7.50 5.00
Other rate as business off	nd charges for special equipment available by contactice.	ting our

East Gary telephone customers have access to approximately 70,000 telephones on a toll free calling basis to the following points:

Hobart, Gary, Portage, Wheeler and Odgen Dunes.

Early in 1968, direct distance dial service will be available for all station to station calls.

The East Gary exchange is in process of completing a Service Improvement Program to upgrade all resident customers to one and two party service, with a primary rate structure as shown above.

Communications consultants are available to discuss your business service requirements for large PBX and PABX, data line, teletype, etc. upon request.

INDIANA

Address Reply to: City Hall - 3619-3625 Central Ave. East Gary, Indiana

Office of the Mayor LEO C. MEISTER

SCHEDULE OF RATES AND CHARGES OF UTILITIES TOWN OF EAST GARY

METERED SALES			PER	1,000	GALLONS
First	5,000	Gallons			.67
Next	10,000	Gallons			.50
Next	35,000	Gallons			.35
Next	150,000	Gallons			.25
Over	200,000	Gallons			.20

MINIMUM CHARGE

-					
5/8	Inch	Meter	2.00	per	month
3/4	Inch	Meter	3.00	per	month
1	Inch	Meter	5.00	per	month
11/2	Inch	Meter	10.00	per	month
2	Inch	Meter	25.00	per	month
3	Inch	Meter	50.00	per	month
4	Inch	Meter	100.00	per	month
6	Inch	Meter	180.00	per	month

SUBURBAN CHARGE

For Metered Water Service Outside Corporate Limits Of Town. 25¢ per month.

SEWER RATES

\$1.50 per unit per month unless paid in the month of February by the year and then \$15.00 per year.

CRIDER FORMS, EAST GARY, IND.

EXHIBIT H



INDIANA

Office of the Mayor LEO C. MEISTER

Address Reply to: City Hall - 3619-3625 Central Ave. East Gary, Indiana

EAST GARY WELL SUPPLY

WATER ANALYSIS

Source: Plant Tap

Alkalinity - Total	188
Total Hardness	16.6 - 285
pH	7.8
Iron	0.15
Calcium	265
Magnesium	20
Ammonia N	0.20
Nitrates	0.62

BANK of INDIANA



JUNE 30, 1967

comparative statement of condition

RESOURCES	LIABILITIES		
Cash and Due from Banks 6,102,026.31	Capital		
U.S. Governments and Obligations Of Government Agencies	Surplus		
Municipal Bonds & Other Investments 7,305,972.94	& Reserves		
*Loans & Discounts	Deposits		
Other Assets 1,118,898.24	Unearned Discount		
TOTAL RESOURCES67,035,277.16	TOTAL LIABILITIES		
	5.3. 7-10,504,10		
*Net of Loan Reserves 843,432.14	40.559.35		
	1,000,183.0		



First Federal Gavings and Loan Association of Gary
EAST GARY OFFICE 3708 CENTRAL AVENUE MAIN OFFICE FAS BROADWAY GARY INDIA

STATEMENT OF CONDITION

First Federal Savings & Loan Association of Gary JUNE 30, 1967

ASSETS

First Mortgage Loans and Other First Liens on Real Estate	\$75,816,910.27
Loans on Savings Accounts & All Other Loans	774,395.98
Real Estate Owned and in Judgment	805,708.43
Properties Sold on Contract	1,027,281.33
Cash on Hand and in Banks	1,534,723.57
Investments and Securities	8,596,027.22
Office Building & Equipment, Less Depreciation	2,843,366.28
Deferred Charges & Other Assets	675,284.39
TOTAL ASSETS	\$92,073,697.47

LIABILITIES

Savings Accounts	\$82,390,204.90
Loans in Process	30,526.36
Other Liabilities	1,920,153.95
Specific Reserves	277,776.22
General Reserves	6,266,573.83
Surplus	1,188,462.21
TOTAL LIABILITIES	\$92,073,697.47

Prepared and Published by:

INDIANA STATE CHAMBER OF COMMERCE

Board of Trade Building Indianapolis 4, Indiana Compiled 1962

STATISTICAL ABSTRACT OF INDIANA COUNTIES

LAKE

COUNTY

Crown Point

Location in State (Black Area on Map):



Population, 1960: 513,269

Area, Sq. Mi.: 514

Per cent of state Density per sq. total: 11.01 mi.: 998.6

Median Income (Families), 1960: \$6,542

of 1,000				
Cedar Lake (u) Crown Point (c)	5,766 8.443	Hobart (c) Independence	18,68C	
East Chicago (c Fast Gary (c)*	3,993) 57,669 9,309	Hill (u) Lowell	2,270	
Gury (c) Griffith	178,320	Liew Chicago St. John	2,312	
Hammond (c) Highland	111,698	Schererville Whiting (c)	2,875 8,137	
* City status was not effective until after 1960.				

	POPULATIO	ON DATA,	1960	
White	425,641	Per Cent	65 and over	6.1
Negro	87,109	Per Cent	by Residence	:
Other Race	519		Urban	93.5
Per Cent N	on-White 1	7.1	Rural	6.5

TREND IN P	Per		
	1960	1950	Cent Change
TOTAL POPULATION	513,269	368,152	39.4
Urban Population Rural Population	480,386 32,883	341,696 26,456	40.6 24.3

VITAL STAT	ISTICS
Total Births Per 1,000	14,305
population	27.7
Total Deaths Per 1,000	4,119
population	8.0

EMPLOYMENT STATUS Persons 14 Years Old and Over, 1960

In Labor Force							
	Total	Number	Per Cent*	Employed		In Armed Forces	Not in Labor Force
ALL	341,689	190,695	55.8	183,772	6,544	379	151,084
Male	170,889	140,882	82.4	136,352	4,151	379	30,007
Female	170,800	49,813 Per cent num		•			120,987
		rei ceili lion	moer in i	ODOF TOPCE	15 10 1010		

EMPLOYED WORKERS 14 Years Old and Over, 1960 OCCUPATIONS

PERSONS EMPLOYED	183,772	136,352	Female 47,420
Professional, technical and kindred workers Farmers and farm managers Managers, officials, and pro-	15,803 817	9,942 766	5,861 51
prietors, except farm Clerical and kindred workers Sales workers	9,786 24,431 9,565	8,117 8,042 4,782	1,669 16,389 4,783
Craftsmen, foremen and kin- dred workers	40,892	40,326	566
Operatives and kindred workers Private household workers Service workers, except	38,955 2,310	33,824	5,131 2,277
private household Farm laborers and farm foremen	13,728 390	6,128 315	7,600 75
Laborers, except farm and mine Occupation not reported	17,740 9,355	17,294 6,783	446 2,572

EMPLOYED WORKERS 14 Years Old & Over, 1960 - Industry Groups

	Number	er Employed \	Workers Female	Per Cent of Total Employed
PERSONS EMPLOYED	183,772	136,352	47,420	100.00
Agr., Forestry & Fishing Mining Construction Manufacturing Transp. & Other Util. Whisle. & Retl. Trade Fin., Ins. & Real Estate Bus. & Repair Services Personal Services Amusement, Recr., etc. Professional Services, etc. Public Administration Industry Not Specified	1,330 72 9,378 91,990 12,192 27,221 4,987 2,461 6,275 892 14,420 4,773 7,781	1,176 9,061* 81,972 10,018 14,341 2,220 1,875 1,625 552 4,899 3,153 5,460	154 389* 10,018 2,174 12,880 2,767 586 4,650 340 9,521 1,620 2,321	.72 .04 5.10 50.06 6.64 14.81 2.71 1.34 3.41 .49 7.85 2.60 4.23

Number represents total in mining and construction combined — no breakdown as to the sexes is available.

AGE DISTRIBUTION, 1960

	Total	Male	Female
ALL AGES	513,269	258,302	254,967
Under 5 years 5 to 9 years 10 to 19 years 20 to 39 years 40 to 54 years 55 to 65 years 65 years and over	68,837 60,601 84,936 139,878 90,909 36,970 31,138	34,974 30,667 42,513 68,148 46,755 19,595 15,650	33,863 29,934 42,423 71,730 44,154 17,375 15,488

21 years and over 293,316 147,693 145,623

MANUFACTURING ESTABLISHMENTS, 1958 NUMBER BY SIZE AND MAJOR INDUSTRY GROUP

Type of Industry		By N	o. of Emp	loyees	
		1-19	20-99	100 & Over	
ALL	TYPES	238	68	86	
	d and kindred products	39	11	9	
Tex	tile mill products parel and related products	9		5	
Furi	nber and wood products niture and fixtures	8	1 2 2	2	
Prir	er and allied products nting and publishing emicals and allied	38	2	2 2 3	
	products roleum and coal products	18	5 2	9 5 2	
	ber and plastic products ther and leather products	2 2 1	1	2	
	ne, clay and glass products	29	13	8	
Fab	nary metal industries cricated metal products	28	13	19	
	chinery, except elec- trical ctrical machinery	27	9	2	
Trai	nsportation equipment	1	2	5	
	products cellaneous manufactures	11	1	1	

SCHOOL ENROLLMENT, BY AGE, 1960

Age	Attending School	
Group	Number	Per Cent®
5 and 6 years 7 to 13 years	17,840 75,958	69.8
14 and 15 years 16 and 17 years	14,431 12,737	96.1
18 and 19 years 20 and 21 years	4,013	33.1
22 to 24 years	903	4.8
25 to 34 years	1,829	2.6

Median school year completed by persons 25 years old and over: 10.4

*Per cent number enrolled in school is to total population in the particular age group. Per cent not shown where less than 0,1 or where base is less than 200.

AVERAGE EMPLOYMENT AND WEEKLY EARNINGS, 1961, FOR EMPLOYEES COVERED BY UNEMPLOYMENT COMPENSATION

All covered employees:	
Average monthly employment	14,458
Average weekly earnings	
(April 1-June 30, 1961)	\$116.69
All covered manufacturing	
employees:	
Average monthly employment Average weekly earnings	97,375
(April 1-June 30, 1961)	\$129.36

MANUFACTURING (Dollar Figures in Thousands)

(Dollar F	igures in Thousand	is)
	1958	1947
Number of Establish) -	
ments:		
Total	392	284
With 20 or more		
employees	154	135
All Employees:		
Number	96,071	92,890
Payroll	\$589,500	92,890 \$313,859
Value Added by		
Manufacture:	\$1,263,063	\$587,378

WHOLESALE TRADE, RETAIL TRADE AND SERVICE ESTABLISHMENTS, 1948 AND 1958

	Number of Establishments	Total Sales*	Payroll, Entire Year	No. of Paid Employees**
WHOLESALE TRADE	398	\$431,894,000	\$21,773,000	4,205
1948	286	234,466,000	11,025,000	3,115
RETAIL TRADE	Trees and the same of the same	,,	11/020/000	0,110
1958	4,133	581,514,000	66,628,000	22,627
1948	4,133 4,184	354, 162,000	36,363,000	17,554
SELECTED SERVICES	Service Committee of the Committee of th			
1958	1,890	49,746,000	16,006,000	5,611
1948	1,134	15,696,000	5,406,000	2,647

^{*} For selected services, the figures represent total receipts.

^{**} Paid employees for workweek ended nearest November 15.

STATISTICAL ABSTRACT OF INDIANA COUNTIES

389,603,055

CONTINUED (Page 2) LAKE COUNTY

Compiled, 1962, by: Indiana State Chamber of Commerce

1555551151	TT OF
ASSESSMEN TAXABLE PROP	
(on which taxes were	
Total Taxable Value	\$903,542,890
Value of real estate*	387,710,415

*Assessed value estimated at approximately 17.80% of actual sale value.

Other personal

PROPERTY TAX LEVY - COLLECTIBLE, 1962 \$81,629,775.94 Total State and Local Tax Levies (Includes state levy, county and civil township levies, township, city and town school levies, civil city and town levies, etc.)

ANALYSIS OF INCOME, 1960 AS REPORTED TO THE DEPARTMENT OF STATE REVENUE

No. of Filed Gross Income

Income from Salaries, Wages and Commissions

Other Income

Income Taxable at 1 1/2% 155,167 \$1,259,072,856 \$828,010,046 \$431,062,810 (Salaries, wages, real estate, rentals, ins., etc.)

Income Taxable at 3/8% (Agriculture, wholesale, retail, etc.)

8,008 1,014,703,469

Total 163,175 \$2,273,776,325 \$828,010,046 \$431,062,810

LOCAL BANKS

(Statements as of Dec. 31, 1961)

Number*

Deposits \$406,723,966

15

Loans and

Discounts

164,899,401

Cash

68,788,803 Resources

* Branch banks not included.

HOUSING	CHARACTERISTICS.	1040
HOUSING	CHAIN CIEKISIICS.	1700

ALL HOUSING UNITS	150,183
Occupied Units Owner Occupied Per Cent of All Occupied Renter Occupied	143,688 92,234 64.2 51,454
Vacant Units	6,495

MORTGAGES FILED AND SATISFIED, 1961

Mortgages	on Farms: Number filed Amount Number satisfied Amount	\$1,276,873 58 \$881,341
Mortgages and Town		10,562 \$80,651,102 8,585 \$66,229,433

DEEDS FILED, 1961

Number filed	13,547
Consideration	\$8,561,541
Number of one-dollar considerations	6,967

FARMS, ACREAGE AND VALUE, 1959

Number of farms (actual)	1,183
Total land area Propartion in farms Land in farms	328,960 58.1% 191,081
Average size of farm	161.5 Dollars
Average value of land and buildings per farm	\$69,149
Average value of land and buildings per acre	\$404.52

FARMS BY TENURE OF OPERATOR, 1959

All forms (estimated)	1,177
Tenure of operators: Full owners Port owners Managers All tenants	597 279 10 291

LAND IN FARMS ACCORDING TO USE, 1959 (Figures represent acres)

Land in farms	191,081
Cropland harvested Cropland used only for pasture Cropland not harvested	143,631 10,907
and not pastured Woodland pastured Woodland not pastured Other pasture (not cropland	5,016 5,657 4,448
and not woodland)	7,234
Other land (house lots, roads, wasteland, etc.)	14,188

FARMS BY TYPE - 1959

All farms (estimated)	1,177
Field-crop farms other than vege- table and fruit-and-nut Cash-grain farms Other field crop farms	397 397
Vegetable farms	31
Fruit-and-nut farms Poultry farms	5 226
Dairy farms	220
Livestock farms other than poultry and dairy farms	146
General farms Miscellaneous and unclassified	20
forms	352

FARM PRODUCTS VALUE OF SALES, 1959

ALL Farm Products Sold	\$12,048,611
All crops sold	6,815,171
Field crops, other than vege- tables and fruits and nuts, sold Vegetables sold Fruits and nuts sold Forest products and horticultural specialty products sold	5,756,339 614,362 8,653 435,817
All livestock and livestock products sold	5,233,440
Livestock sold alive Horses and/or mules sold Cattle and/or calves sold Hogs and pigs sold Sheep and lambe sold Poultry and poultry products sold Dairy products sold Livestock products, other than	2,991,910 2,875 2,105,985 861,750 21,300 395,267 1,840,467
poultry and dairy, sold	5,796

MAJOR PARTY VOTE FOR SELECTED OFFICES, 1960

	Republican	Democratic
Governor	74,150	136,000
Secretary of State	75,269	135,085
Congressmon*	73,984	136,443

*Fifth District vote is that determined by House of Representatives Subcommittee as reported on May 23, 1961.

MOTOR VEHICLE REGISTRATIONS, 1961 TOTAL* 211,679

Autos	175,218	Redeclared Weight	421
Trucks	19,287	Motorcycles	1,356
Trailers	7,524	School Busses	143
Tractors	2,730	Form Tractors	39
Semi-Trailers	4,261	Special Farm Mchny.	101
House Cars	599	Other Busses	

* This total includes vehicles registered more than once because of "redeclared weight."

LIVESTOCK ON FARMS NUMBER - 1959

Horses and/or mules Cattle and calves	427 23,387
Hogs and pigs Sheep and lambs	22,499
Chickens, four months old and over	104,370

SELECTED CROPS - ACREAGE, 1959

Corn for all purposes	68,548
Wheat harvested	11,411
Oats harvested	12,343
Barley harvested	112
Rye harvested	698
Soybeans grown for all purposes	33,958
Land from which hay was cut	12,958
Irish potatoes harvested*	110
Tobacco harvested	
Popcorn harvested	52
Vegetables (other than Irish and	0 /00
ander poreroes) nervesies	2,630
Land in fruit archards, groves, vine-	
yards and planted nut trees**	88

* Does not include acreage for farms with less than 20 bushels harvested.

Does not include data for farms with less than 20 trees and grapevines.

Prepared and Published by:

INDIANA STATE CHAMBER OF COMMERCE

Board of Trade Building Indianapolis 4, Indiana Compiled 1962

-STATISTICAL ABSTRACT OF INDIANA COUNTIES-

STATE

State Capital Indianapolis



Population, 1960: 4,662,498 Area, Sq. Mi.: 36,185

Per cent of state total: 100 mi.: 128.9

Median Income (Families), 1960: \$5,798

of 1,000 or More Population	POPULATION DATA, 1960	TREND IN POPULATION, 1950-60	VITAL STATISTICS
(See individual county sheets.)	White 4,388,554 Per Cent 65 and over 9.6 Negro 269,275 Per Cent by Residence:	1960 1950 Change TOTAL POPULATION 4,662,498 3,934,224 18.5	Total Births 112,711 Per 1,000 population 24.1
(see married, com, should,	Other Races 4,669 Urban 62.4 Per Cent Non-White 5.9 Rural 37.6	Urban Population 2,910,149 2,357,196 23.5 Rural Population 1,752,349 1,577,028 11.1	Per 1,000 population 9.7

EMPLOYMENT STATUS Persons 14 Years Old and Over, 1960

In Labor Force							
	Total	Number	Per Cent*	Employed		In Armed	Not in Labor Force
ALL	3,250,845	1,802,439	55.4	1,717,241	75,984	9,214	1,448,406
Male	1,579,329	1,239,413	78.5	1,182,645	47,698	9,070	339,916
Female	1,671,516	563,026	33.7	534,596	28,286	144	1,108,490

^{*}Per cent number in labor force is to total.

EMPLOYED WORKERS 14 Years Old and Over, 1960 OCCUPATIONS

	Total	Male	Female	
PERSONS EMPLOYED	1,717,241	1,182,645	534,596	
Professional, technical and kindred workers	168,815	105,799	63,016	
		,		
Farmers and farm managers	80,622	77,054	3,568	
Managers, officials, and pro-				
prietors, except farm	125,328	107,174	18,154	
Clerical and kindred workers	230,384	72,215	158, 169	
Sales workers	117,180	71,428	45,752	
Craftsmen, foremen and kin-	,			
tire tryorkers	255,090	247,909	7,181	
Operatives and kindred				
-orkers	373,099	283,539	89,560	
vate household workers	33,189	907	32,282	
	33,107	707	52,202	
Service workers, except	141 000	41 427	00 252	
private household	141,990	61,637	80,353	
Form laborers and farm foremen	26,020	21,567	4,453	
Luborers, except form and				
mine	86,513	82,755	3,758	
Occupation not reported	79,011	50,661	28,350	
	,	-0/		

EMPLOYED WORKERS 14 Years Old & Over, 1960 - Industry Groups

EMPLOTED WORKERS	14 rears Old	a Over, 1700	Industry	Groups
		per Employed W		Per Cent of Total Employed
	10101	Mare	Temate	Linployed
PERSONS EMPLOYED	1,717,241	1,182,645	534,596	100.00
Agr., Forestry & Fishing	111,899	102,823	9,076	6.52
Mining Construction	8,530 87,051	91,520	4,061	* .50 5.07
Manufacturing	607,633	478,877	128,756	35.38
Transp. & Other Util.	108,701	89,605	19,096	6.32
Whisle, & Retl. Trade	303,724		122,546	
Fin., Ins. & Real Estate	58,314		28,460	
Bus, & Repair Services	32,227	26,198	6,029	1.88
Personal Services	80,425	21,034	59,391	4.68
Arnusement, Recr., etc.	8,921	6,122	2,799	.52
Professional Services, etc	. 185,132		109,866	10.78
Public Administration	59,170		19,640	3.45
Industry Not Specified	65,514		24,876	

^{*} Number represents total in mining and construction combined -- no breakdown as to the sexes is available.

AGE DISTRIBUTION, 1960

	Total	Male F	emale
ALL AGES	4,662,498	2,298,738	2,363,760
Under 5 years 5 to 9 years 10 to 19 years 20 to 39 years 40 to 54 years 55 to 65 years 65 years and over	542,950 499,393 784,582 1,196,520 799,464 394,070 445,519	276,711 254,310 395,248 583,686 395,719 191,799 201,265	266,239 245,083 389,334 612,834 403,745 202,271 244,254

21 years and over2,777,924 1,344,943 1,432,981

MANUFACTURING ESTABLISHMENTS, 1958 NUMBER BY SIZE AND MAJOR INDUSTRY GROUP

Type of Industry

By No. of Employees

Type of Indostry	by 140. or Employees		
	1-19	20-99	100 & Over
ALL TYPES	4,112	1,563	881
Food and kindred products Tobacco products Textile mill products Apparel and related products Lumber and wood products Furniture and fixtures Paper and allied products Printing and publishing	658 3 5 79 400 120 23 662	318 2 61 83 93 45 139	100 2 5 39 14 61 37 34
Chemicals and allied products Petroleum and coal products Rubber and plastic products Leather and leather products	154 22 53 10	44 9 32 10	35 8 27 7
Stone, clay and glass products Primary metal industries Fabricated metal products	353 97 417	114 70 181	65 79 99
Machinery, except elec- trical Electrical machinery Transportation equipment	686 72 89	175 43 87	78 75 84
Instruments and related products Miscellaneous manufactures	41 168	11 46	10 22

SCHOOL ENROLLMENT, BY AGE, 1960

Age	Attending School	
Group	Number	Per Cent*
5 and 6 years	120,494	58.0
7 to 13 years	646,151	97.7
14 and 15 years	135,459	94.9
16 and 17 years	118,687	80.9
18 and 19 years	53,830	42.6
20 and 21 years	26,033	21.9
22 to 24 years	15,875	9.5
25 to 34 years	22,129	3.7

Median school year completed by persons 25 years old and over: 10.8

*Per cent number enrolled in school is to total population in the particular age group. Per cent not shown where less than 0.1 or where base is less than 200.

AVERAGE EMPLOYMENT AND WEEKLY EARNINGS, 1961, FOR EMPLOYEES COVERED BY UNEMPLOYMENT COMPENSATION

All covered employees: Average monthly employment	1,057,600
Average weekly earnings (April 1-June 30, 1961)	\$98.54
All covered manufacturing employees: Average monthly employment	560,244
Average weekly earnings (April 1-June 30, 1961)	\$112.13

MANUFACTURING (Dollar Figures in Thousands)

Number of Establ	1958	1947
ments: Total	6,556	5,408
With 20 or more employees	2,444	2,190
All Employees: Number Payroll	544,347 \$2,826,593	
Value Added by Manufacture:	\$5,478,123	

WHOLESALE TRADE, RETAIL TRADE AND SERVICE ESTABLISHMENTS, 1948 AND 1958

	Number of Establishments	Total Sales*	Payroll, Entire Year	No. of Paid Employees**
WHOLESALE TRADE 1958 1948	6,697 5,358	\$5,208,561,000 3,261,958,000	\$271,859,000 152,768,000	58,824 47,240
RETAIL TRADE 1958 1948	45,904 44,784	5,176,591,000 3,532,337,000	565,692,000 367,313,000	210,807 194,539
SELECTED SERVICES 1958 1948	23,928 13,640	534,199,000 184,299,000	148,706,000 57,387,000	55,540 29,207

^{*} For selected services, the figures represent total receipts.

^{**} Paid employees for workweek ended nearest November 15.

ASSESSMENTS OF	
TAXABLE PROPERTY, 196	1
(on which taxes were collectible	, 1962)

Total Taxable Value \$7,952,877,035

Value of real estate*

Other personal

Vacant Units

Mortagas on Earme.

Amount

4,269,659,857 Real and personal of utilities 1,115,523,363 2,567,693,815

115,270

\$ 540,878,629

*Assessed value estimated at approximately 23.17% of actual sale value.

PROPERTY TAX LEVY - COLLECTIBLE, 1962 \$531,834,514

Total State and Local Tax Levies (Includes state levy, county and civil township levies, township, city and town school levies, civil city and town levies, etc.)

ANALYSIS OF INCOME, 1960 AS REPORTED TO THE DEPARTMENT OF STATE REVENUE

No. of Reports Filed

Gross Income

Income from Salaries, Wages and Commissions

Other Income

1,555,406 \$10,619,208,239 \$6,923,588,783 \$3,695,619,456

(Salaries, wages, real estate, rentals, ins., etc.)

Income Taxable at 3/8% (Agriculture, wholesale, retail, etc.)

Income Taxable at 1 1/2%

238,721 12,070,634,941

Total 1,794,127 \$22,689,843,180 \$6,923,588,783 \$3,695,619,456

LOCAL BANKS

(Statements as of Dec. 31, 1961)

Number*

Deposits \$5,145,449,914

Loans and

Discounts 2,282,485,770

Resources 1,085,539,750

* Branch banks not included.

HOUSING CHARACTERISTICS, 1960

ALL HOUSING UNITS	1,503,148
Occupied Units Owner Occupied Per Cent of All Occupied Renter Occupied	1,387,878 986,098 71,1 401,780

MORTGAGES FILED AND SATISFIED, 1961

Number filed	30,007
Amount	\$358,159,146
Number satisfied	26,282
Amount	\$173,612,553
Mortgages on City and Town Property: Number filed Amount Number satisfied	96,183 \$1,121,376,675 87,831

DEEDS FILED, 1961

Number filed	128,640
Consideration	\$99,864,145
Number of one-dollar considerations	95,228

FARMS, ACREAGE AND VALUE, 1959

umber of forms (actual)	128,160
Total land area Proportion in farms Land in farms	Acres 23,158,400 80.4% 18,613,046
Average size of farm	145.2 Dollars
	Dollars
Average value of land and buildings per farm	\$39,899
Average value of land and buildings per acre	\$265.92

FARMS BY TENURE OF OPERATOR, 1959

128 148

All tarms (estimated)	120,140
Tenure of operators: Full owners Part owners Managers All tenants	75,801 30,256 374 21,717

LAND IN FARMS ACCORDING TO USE, 1959 (Figures represent acres)

Land in farms	18,613,046
Cropland harvested Cropland used only for pasture	11,147,102
Cropland not harvested	
and not pastured Woodland pastured	826,534 1,201,292
Woodland not pastured Other pasture (not cropland	1,342,916
and not woodland)	1,135,767
Other land (house lots, roads, wasteland, etc.)	1,272,656

FARMS BY TYPE - 1959

estimated)	128,148
	26,779 25,845 934
-and-nut farms ry farms	517 230 3,142 10,866
lairy farms	32,477 9,100 45,037
	Other field crop farms table farms -and-nut farms ry farms

FARM PRODUCTS VALUE OF SALES, 1959

ALL Farm Products Sold	\$945,684,527
All crops sold	366,169,979
Field crops, other than vege- tables and fruits and nuts, sold Vegetables sold Fruits and nuts sold Forest products and horticultural specialty products sold	333,314,246 9,969,642 5,766,534 17,119,557
All livestock and livestock products sold	579,514,548
Livestock sold alive Horses and/or mules sold Cattle and/or calves sold Hogs and pigs sold Sheep and lambs sold Poultry and poultry products sold Dairy products sold Livestock products, other than poultry and dairy, sold	409,998,447 1,106,099 179,802,373 222,686,220 6,403,755 75,751,743 92,512,702 1,251,656

MAJOR PARTY VOTE FOR SELECTED OFFICES, 1960

	Republican	Democratic
Governor	1,049,540	1,072,717
Secretary of State	1,068,636	1,033,150
Congressmon*	1,088,328	1,033,166

*Fifth District vote is that determined by House of Representatives Subcommittee as reported on May 23, 1961.

MOTOR VEHICLE REGISTRATIONS, 1961

TOTAL 2 201 451

TOTAL"	2,281,451		
Autos	1,713,568	Redeclared Weight	7,951
Trucks	326,843	Motorcycles	18,924
Trailers	119,641	School Busses	5,172
Tractors	25,833	Form Tractors	8,336
Semi-Traile	ers 42,858	Special Farm Mchny.	1,972
House Cars	6,902	Other Busses	3,451

* This total includes vehicles registered more than once because of "redeclared weight."

LIVESTOCK ON FARM'S NUMBER - 1959

Horses and/or mules	52,928
Cattle and calves	1,973,634
Hogs and pigs	5,356,518
Sheep and lambs	557,019
Chickens, four months old and over	13,840,448

SELECTED CROPS - ACREAGE, 1959

Corn for all purposes	5,102,550
Wheat harvested	1,196,618
Oats harvested	866,835
Barley harvested	52,259
Rye harvested	61,606
Soybeans grown for all purposes	2,269,165
Land from which hay was cut	1,398,789
Irish potatoes harvested*	6,664
Tobacco harvested	6,674
Popcorn harvested	29,594
Vegetables (other than Irish and	
sweet potatoes) harvested	69,079
Land in fruit orchards, groves, vine- yards and planted nut trees**	18,989

- * Does not include acreage for farms with less than 20 bushels harvested.
- ** Does not include data for farms with less than 20 trees and grapevines.

INDIANA
TAXES
AFFECTING
INDUSTRY

Published by
INDIANA STATE CHAMBER
OF COMMERCE

Board of Trade Building Indianapolis, Indiana 46204

May, 1967

Summary of Indiana Taxes Affecting Industry /1

THE STATE GOVERNMENT of Indiana is prohibited by the State Constitution from issuing general obligation bonds and thus has not issued such bonds to pay for current operating expenses or capital expenditures as have many other states.

Indiana solved its future revenue needs through a revised tax program adopted in 1963, which was the first major change in the state's tax structure in 30 years. Indiana remains free of the multitudinous array of "nuisance" and other types of levies that characterize the tax systems of many states and there are no optional local taxes of any type. Indiana has no corporate franchise tax.

Manufacturers located in Indiana are subject to only two major state taxes other than the Unemployment Compensation Payroll Tax -- (1) The Indiana Sales and Use Tax and (2) The Indiana Gross Income Tax or the Adjusted Gross Income Tax. The only other state tax of general application is a state property tax levy of one cent on each \$100 of assessed personal and real taxables. which is added to and collected as a part of property taxes levied locally. The law provides for the one-cent state property tax levy primarily for the purpose of assuring the continuance of review by the State Board of Tax Commissioners over assessments of property and local budgets, bond issues and tax rates. This review authority has been one of the key features of the longestablished Indiana Plan for preparation and review of local budgets.

Indiana already has paid a state bonus to Indiana veterans of World War II and to veterans of the Korean conflict. The funds to pay these bonuses have been raised and the special bonus tax levied for that purpose was discontinued effective January 1, 1954.

INDIANA SALES AND INCOME TAXES

INDIANA MANUFACTURERS are subject to the Indiana 2% general Sales and Use Tax, which is a part of the Indiana gross income tax law. In general, taxable sales are those sales constituting "selling at retail" under the gross income tax and include the sale of tangible personal property, utility sales, leases of tangible personal property and the furnishing of transient lodgings for periods of less than 30 days....Exemptions from the tax include sales and leases of manufacturing machinery, tools and equipment to be directly used by the purchaser in the direct production, manufacture, fabrication, assembly, extraction, mining, processing, refining or finishing of tangible personal property; sales of public utilities when predominantly used for manufacturing; and sales of tangible personal property or services directly consumed in the rendering of public transportation of persons or property. Generally, those sales constituting "wholesale sales" under the gross income tax also are exempt from the sales tax, as are sales of nonreturnable wrapping materials and containers used for selling other goods and sales of returnable containers. Building contractors must pay the tax at the time of purchase of personal property to be incorporated into real estate rather than collect it from the contractee. Speculative builders of single family dwellings are exempt from the sales tax on all purchases except purchases of certain fixtures, appliances and furnishings. Those engaged in selling at retail are required to register with the State at a fee of \$3.50 per year for each place of business. For the purpose of issuance of exemption certificates, manufacturers and wholesalers are also required to register.

Incorporated manufacturers are subject to the Indiana Gross Income Tax or the Adjusted Gross Income Tax, whichever produces the greater tax after computing both, while unincorporated manufacturers are subject to the Adjusted Gross Income Tax.

This summary was prepared following 1967 session of State Legislature; next session of Legislature scheduled for January, 1969.

For corporations, adjusted gross income under the Adjusted Gross Tax is that which is defined as taxable income under S. 63 of the federal I.R.C. plus an amount equal to deductions allowed under the I.R.C. for charitable contributions and also an amount equal to deductions allowed for state income and local property taxes.

Adjusted gross income for unincorporated individual taxpayers is gross income less certain costs pertaining to the cost of doing business and costs connected with income-producing property, including taxes other than state income taxes and local property taxes. Individual taxpayers receive a \$1,000 exemption with a \$500 exemption for each dependent and additional exemptions of \$500 if blind and/or age 65 or over.

The rate of the adjusted gross income tax for both incorporated and unincorporated taxpayers is 2%. Apportionment of income to Indiana is based on 1/3 sales, 1/3 property and 1/3 payroll for corporations and nonresidents.

Indiana manufacturers, under the State Gross Income Tax, are subject to a tax of 1/2 of 1% on their gross receipts from wholesale sales of goods (for resale, processing, etc.) and sales at retail not in interstate or foreign commerce, and to a rate of 2% on all other receipts derived in Indiana. Receipts of Indiana businesses from sales of goods in interstate or foreign commerce are not taxable under the Gross Income Tax.

The rate on gross receipts of retailers including separately stated charges for services such as alteration, modification and finishing performed prior to delivery to purchaser is 1/2 of 1% under the Gross Income Tax. Exemptions of \$1,000 in gross receipts annually are granted to all taxpayers under the Gross Income Tax.

PROPERTY TAXES

AS INDICATED, ALL tangible property (land, buildings and personal property) is subject to taxation at rates varying according to the needs of the local taxing units and their assessed valuation. Land and buildings are assessed at a maximum of 33 1/3% of true cash value as of March

1, 1962. (A 1963 study of the State Board of Tax Commissioners showed a state average of assessed valuation of land and buildings to selling price of 26.4%.) Personal property (equipment, raw materials, inventories, etc.) is assessed annually at 33 1/3% of true cash value as of March 1, except that in the case of business inventories the tax-payer has the option of using March 1 or an average inventory.

Indiana has a modern, uniform system for real estate assessment incorporated into a real estate assessment guide. Many counties utilized the services of professional appraisers in making the general reassessment of real estate required in 1961. Indiana also has a modern, uniform system for personal property assessment as a result of legislation adopted in 1959 and 1961, which revised Indiana's assessment laws and directed that a personal property assessment manual be prepared for the use of local assessing officials in making personal property assessments in 1962 and each year thereafter.

In accordance with an enactment of the 1965 General Assembly, personal property in interstate commerce of nonresidents of the state shipped into this state and placed in the original package in a private or public warehouse for the purpose of transshipment to an out-of-state or within-the-state destination and so designated on the original bill of lading, or personal property in interstate commerce of residents or nonresidents of the state placed in the original package in a private or public warehouse for the purpose of transshipment to an out-of-state destination and so designated on the original bill of lading, shall not, while in the original package in such warehouse, be subject to personal property taxation.

CORPORATIONS

THE FEE FOR FILING with the Secretary of State the articles of incorporation of both domestic and foreign corporations for profit is \$20. When the corporation's capital stock exceeds 1,000 shares, further charges are based on the following fee schedule: 2¢ per share on the first 200,000 shares; 1¢ per share on the next 800,000 shares, and .2¢ per share on all additional shares. This

fee schedule also applies to the cost for filing a certificate of increase of capital stock, with a \$15 minimum fee. The fee for filing the articles of incorporation of a non-profit corporation is \$10.

In addition to the charges outlined above, the Secretary of State is required to charge \$2 for each certificate issued by him and \$1 for each impression of the seal of Indiana affixed to such certificates. The fee for filing of annual reports of forprofit corporations is \$5 and for non-profit corporations \$1.

THE INDIANA UNEMPLOYMENT COMPENSATION PAYROLL TAX

IN COMMON WITH all other states, Indiana has in operation an unemployment compensation system financed by state payroll taxes for which the standard credit is given against the 3.1% payroll tax assessed by the Federal Government for this phase of the Social Security program. No two state systems, however, are exactly alike and differences in details are of extreme importance to employers subject thereto.

Basic provisions of the Indiana Unemployment Compensation Law include: (1) Private business and industrial employers having four or more persons in their employ, for parts of twenty or more weeks a year are subject; (2) the initial state payroll tax rate (paid exclusively by employers with no financial participation by employees) is 2.7% of wages paid up to \$3,000 annually per employee; (3) through the maintenance of individual employer experience accounts in a pool-type of fund with experience rating, an employer with stabilized employment eventually may reduce his state tax rate to .1 of 1%; (4) the maximum state rate, applicable to an employer whose reserve account is exhausted, is 3.1% (all rates increased by 0.1% if fund balance falls below \$125 million); (5) Effective after July 1, 1967, maximum weekly benefit amount of \$52 for claimant with four dependents, \$49 with three, \$46 with two, \$43 with one, and \$40 for claimants with no dependents, for up to 26 weeks; (6) benefits chargeable to an employer may not exceed 25% of the former employee's wage credits, and (7) employers pay the

taxes and submit payroll reports listing earnings of individual employees quarterly.

Payments received or receivable by an individual under a private unemployment pay plan of his employer or former employer are not deductible from state benefits otherwise payable.

Effective after July 1, 1967, the law provides that a claimant cannot draw benefits based on earnings from an employer whom he left voluntarily without good cause attributable to the employer or from whom he was discharged for misconduct in connection with his work. An exception is that a claimant who quits to accept a better job, and works at least 10 weeks on the new job, can have the canceled wage credits reinstated. Benefits based on such reinstated wage credits will be paid from the benefit fund but not charged to any employer's experience account.

A claimant who refuses twithout good cause, to accept an offer of suitable work is disqualified until he has earned at least ten times his weekly benefit in subsequent employment and thereafter becomes unemployed under non-disqualifying circumstances.

The successive steps of tax reductions which may be earned by an employer are:

	Res	erve R	atio*		Rate
3.2%	or	more			0.1%
3.0%	but	less	than	3.2%	0.3%
2.8%	but	less	than	3.0%	0.5%
2.6%	but	less	than	2.8%	0.7%
2.4%	but	less	than	2.6%	1.0%
2.2%	but	less	than	2.4%	1.2%
2.0%	but	less	than	2.2%	1.4%
1.8%	but	less	than	2.0%	1.6%
1.6%	but	less	than	1.8%	1.8%
1.4%	but	less	than	1.6%	2.0%
1.2%	but	less	than	1.4%	2.3%
1.0%	but	less	than	1.2%	2.5%
Some	but	less	than	1.0%	2.7%
All u	nrate	d em	ployer	5	2.7%

* (Experience account balance as of June 30 as a percentage of taxable payroll for the 36 preceding calendar months.)

If, as of June 30, an employer's experience account reflects a debit or deficit balance, his rate for the following calendar year shall be 2.9%. After his rate has been increased to 2.9%, his experience rate for the next following calendar

years shall be increased 0.2% over the current rate if his debit or deficit balance increases and shall be decreased 0.1% if his debit or deficit balance decreases. However, no employer's rate shall be less than 2.9% so long as he has a deficit balance, and no rate shall exceed 3.1% except as provided in Sections 1103(m) and 3803 (0.1% surtax if fund balance is below \$125 million and 0.4% additional tax in the event the Federal Unemployment Tax should be repealed).

All of an employer's state tax is credited to his experience account and benefits always are payable on the basis of an individual recipient's eligibility, regardless of whether the former employer's experience account is exhausted.

The experience rating features of the program went into effect in 1940. Through the years, the average unemployment compensation tax rate in Indiana has ranked in the lower bracket of such average rates in industrial states of the country. In 1966, the average rate in Indiana was 1.3%, as compared with a national average of 2.0% for all states. Employers have the privilege of making voluntary contributions in order to bring their experience accounts up to levels qualifying them for reduced rates. In these and other respects, experience rating features of the Indiana Unemployment Compensation program are more favorable than those of most other states.

MISCELLANEOUS TAXES

MANUFACTURERS, in common with all other classes of taxpayers, are subject to taxation of intangibles held by them at the rate of 5¢ for \$20 of actual value. For the purpose of determining value for tax due, intangibles listed and traded on a recognized market have a value equal to their market value on the last market day of December following the date on which the intangible was acquired and on the last market day of December of each succeeding year. Certificates of stock in Indiana corporations are not subject to the tax.

For taxable years after December 31, 1964, the intangibles tax is paid contemporaneously with the annual payment of Gross or Adjusted Gross Income Taxes by the taxpayer.

Summary

LABOR
LAWS
of
INDIANA

1967-68

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—Summary of ————— LABOR LAWS OF INDIANA

WORKMEN'S COMPENSATION AND OCCUPATIONAL DISEASES LAWS

The Indiana laws providing benefits to workers disabled by industrial accidents or diseases are elective rather than compulsory except as to the State and its political subdivisions, municipal corporations and mine operators. Employers and employees are presumed to have elected to come under the acts unless notice to the contrary is given the Industrial Board in writing thirty days prior to any accident. Employers electing not to come under the acts are denied the common law defenses of contributory negligence, negligence of fellow servant and assumption of risk if sued by an employee for injury. Such defenses are available to the employer when the employee alone elects not to come under the acts. Casual laborers and agricultural, domestic and railroad employees are excepted from the acts.

Employer's liability is required to be underwritten by private insurance carriers, excepting those employers who desire to and can establish adequate financial responsibility and are approved as self-insurers by the Industrial. Board.

Benefits paid to injured or disabled employees are controlled by a formula fixing the maximum weekly benefit amount at 60% of average weekly wages not to exceed \$85.00. The maximum weekly benefit therefore is \$51.00. Maximum total benefits for temporary or permanent total disability are limited to 500 weeks, or \$25,000, whichever is the lesser. However, under the Workmen's Compensation Law an employee who is totally disabled and has received the maximum award may apply for additional benefits which will be paid from a Second Injury Fund, if the Industrial Board finds that the individual is unable to earn a living at gainful employment. Awards for such additional benefits may not exceed 150 weeks but may be renewed for additional periods not to exceed 150 weeks until the injured employee dies or becomes able to earn a living at gainful employment.

The Industrial Board administers the Workmen's Compensation and Occupational Diseases Laws. It consists of a chairman and five members who are appointed by the Governor for four-year staggered terms. The members spend most of their time hearing and deciding disputed claims throughout the State. Any decision of a member may be appealed to the full board. The chairman is the chief administrative officer. All agreements between employers and employees for compensation must be approved by the board. Awards of the Industrial Board are subject to judicial review by the Appellate Court.

CIVIL RIGHTS ACT

Provides for the elimination of discrimination in employment because of race, creed, color, national origin or ancestry. Administered by a five-member Civil Rights Commission and full-time executive director. Commission has power to issue cease and desist orders, subject to judicial review... court enforcement may be obtained. All complaints must be in writing and signed under oath. Act applies to employers of six or more persons. Commission hearings subject to state law governing hearings. The act also covers housing, education and public conveniences and accommodations.

AGE DISCRIMINATION

It is contrary to public policy for employers of one or more, including government and unions, to discriminate in the employment process, (hiring, rehiring, dismissal) against persons between the ages of 40 and 65. Act administered by Labor Division. Labor Commissioner to use conciliation and persuasion in seeking compliance.

INJUNCTIONS IN LABOR DISPUTES

A law enacted in 1933 regulates the jurisdiction of courts to issue injunctions in cases of labor disputes, and provides legal and procedural requirements for their issuance.

The law also provides that contracts or agreements not to join or to withdraw from membership in a labor union as a condition of employment are void as contrary to public policy.

VOTING

Employees are entitled to four hours off to vote during any general, state, county or city election. In the absence of an agreement to the contrary, the employee is entitled to be off during the first four hours the polls are open. There is no requirement that the employee be paid for time off to vote. The usual practice is for employers and employees to agree among themselves as to voting time.

IMPORTING ALIEN LABORERS

Contracts or agreements for the importing of non-resident alien laborers are void and those engaging in such contracts or agreements are subject to a fine of not more than \$5,000.

POLITICAL CONTRIBUTIONS

Labor unions and corporations are prohibited from contributing funds or services to any political party or candidate, or for other political purposes.

CHILD LABOR

No child may be employed in any job that interferes with his schooling. Children under 14 may be employed in agriculture, domestic service, as a caddie or carrying newspapers outside of school hours. Minors under age 16 may work only three hours on school days and not more than 23 hours during a week when school is in session. Minors between ages 14 and 18 cannot work more than 8 hours in one day nor more than 40 hours per week.

Children under 18 may not be employed in mines or in the oiling and cleaning of moving machinery, operation of emery wheels, operation of various specified production machinery, storage or manufacture of explosives or the manufacture, wrapping, bottling or packaging of malt or alcoholic beverages, in construction, or in a pool or billiard hall.

The Vocational Education Act permits children under 18 to be employed in some of the prohibited occupations under cooperative training programs arranged between school authorities and employers.

Children under 18 are not permitted to be employed before 6:00 a.m. Children between 14 and 16 are not permitted to work after 7:00 p.m. Those between ages 16 and 18 may work until 10:00 p.m. on nights followed by school next day and until 12:00 midnight at times not followed by school next day and summer vacations.

No female under 18 may be employed in any occupation which requires constant standing. All children under 18 must obtain work permits from the proper school authorities before they can be employed in occupations other than carrying newspapers, performing domestic services, serving as farm labor or acting as a golf caddie.

WOMEN

There are no employment restrictions upon women except that they cannot be employed in a mine.

UNIONS

Constitutions and by-laws of labor unions are valid contracts between the unions and their memberships and may be enforced in the courts after administrative remedies provided by the union have been exhausted.

Labels, marks, stamps or devices of unions to indicate that the article has been made with union labor are protected by law and anyone using such insignia without the consent of the union is subject to imprisonment of not less than one year nor more than three years, or a fine not exceeding \$2,000 to which may be added a jail sentence not exceeding six months.

WAGES

Wages in excess of \$15.00 a week are subject to garnishment. However, 90 per cent of the amount exceeding \$15.00 is exempt from levy and execution.

Employers engaged in mining, quarrying or manufacturing, <u>if requested</u>, must pay their employees weekly; other types of employers, twice a month.

Contractors engaged in construction work for the State (Indiana State Highway Commission excepted), any of its political subdivisions or a

municipal corporation, are required to pay the prevailing wage rate of the immediate locality for each class of work. The prevailing wage rates are established by a three-member board—one member is selected by the agency awarding the contract, one member by the President of the Indiana State AFL-CIO, and the third member is selected by the Governor.

Employees may assign their wages if it is agreeable to the employer, but such assignment must be in writing and revokable at will. If the employee is a married man he cannot assign his wages to a wage broker without the consent of his wife.

An employee who has been separated from his employment by the employer is entitled to any unpaid wages within 24 hours after separation. Employees who voluntarily leave employment or become unemployed because of an industrial dispute need not be paid their wages until the next regular pay day.

Wage claims not exceeding \$500 may be assigned to the Commissioner of Labor for collection. If, in the opinion of the Commissioner, the wage claim is valid, it is his duty to take the necessary steps to effect collection, including court action.

MINIMUM WAGE

Employers are required to pay a statutory minimum wage of \$1.00 an hour during a work week when employing four or more employees during that work week. After January 1, 1968 the minimum wage will be increased to \$1.15 an hour, then to \$1.25 on July 1, 1968. Employers are required to pay equal wages for equal work regardless of sex. Persons under age 18, those in domestic service, various students, handicapped persons and certain others are exempt from coverage. A six-member Wage Adjustment Board has authority to adjust the minimum wage downward if an employee receives tips, gratuities, board, lodging, apparel or other items and services customarily and regularly furnished by the employer. The resulting cash wage cannot be less than 50% of the statutory minimum wage. Employers subject to minimum wage provisions of the Federal Wage-Hour Law are excluded from coverage.

A minimum wage section in the Division of Labor administers the law. Employers are to keep records and are to post a copy of the law.

INDUSTRIAL CODES

Indiana has 13 codes covering a wide range of subjects in health and safety from general rules relating to housekeeping and sanitation in industrial establishments to specific rules relating to the rubber and plastic industries; gypsum mining; construction; elevator installation, operation, maintenance and inspection.

THE INDIANA UNEMPLOYMENT COMPENSATION LAW

Basic provisions of the Indiana Unemployment Compensation Law include: (1) Private business and industrial employers having four or more persons in their employ, for parts of 20 or more weeks a year are subject; (2) the initial state payroll tax rate (paid exclusively by employers with no financial participation by employees) is 2.7% of wages paid up to \$3,000 annually per employee; (3) through maintenance of individual employer experience accounts in a pool-type of fund with experience rating, an employer providing stabilized employment may reduce his state tax rate by stages to a minimum of . 1 of 1%; (4) the maximum state rate, applicable to an employer whose reserve account is exhausted, is 3.1% (all rates increased by 0.1% if fund balance falls below \$125 million); (5) effective after July 1, 1967, maximum weekly benefit amount is \$52 for claimant with four dependents, \$49 with three, \$46 with two, \$43 with one, and \$40 for claimants with no dependents, for up to 26 weeks; (6) benefits chargeable to an employer may not exceed 25% of the former employee's wage credits, and (7) employers pay the taxes and submit payroll reports listing earnings of individual employees quarterly. The law is administered by the State Employment Security Division.

Payments received or receivable by an individual under a private unemployment pay plan of his employer or former employer are not deductible from state benefits otherwise payable.

Effective after July 1, 1967, the law provides that a claimant cannot draw benefits based on

earnings from an employer whom he left voluntarily without good cause attributable to the employer or from whom he was discharged for misconduct in connection with his work. An exception is that a claimant who quits to accept a better job, and works at least 10 weeks on the new job, can have the canceled wage credits reinstated. Benefits based on such reinstated wage credits will be paid from the benefit fund but not charged to any employer's experience account.

A claimant who refuses, without good cause, to accept an offer of suitable work is disqualified until he has earned at least 10 times his weekly benefit in subsequent employment and thereafter becomes unemployed under non-disqualifying circumstances.

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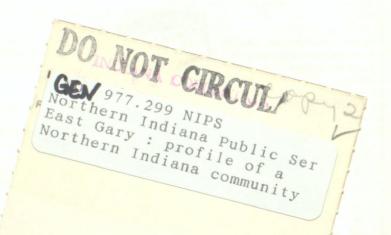


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